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JOHN BULL

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[Registered at the G.P.O. as a Newspaper.]

For meaning of this No. see Page iii. of cover.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

Here's MY Barber

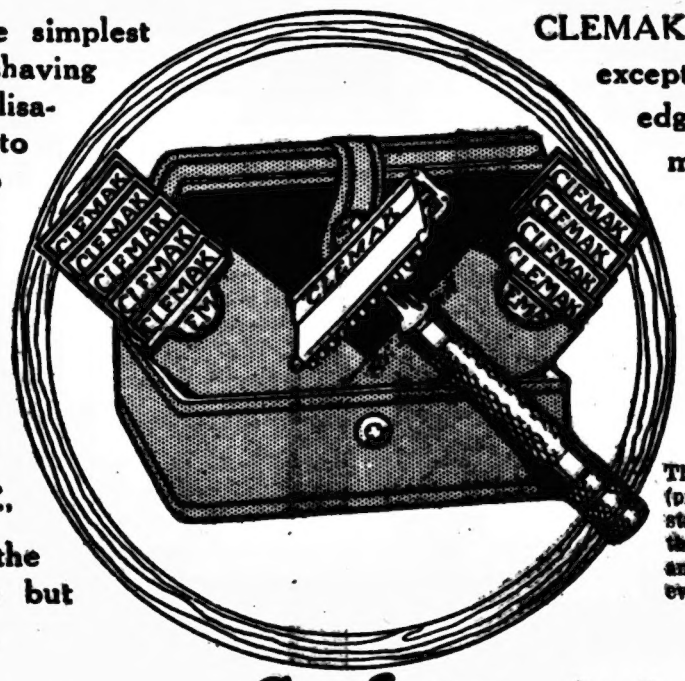
I don't have to wait for him—he waits for me—always ready to give me a surpassingly smooth, comfortable shave, at any time of the day or night.

With a CLEMAK you are absolutely free for life from shaving troubles and shaving expense.

ONE OUTFIT WILL LAST A LIFETIME. THERE IS NO CONSTANT EXPENSE FOR NEW BLADES—THERE IS NO GRINDING OR HONING EXPENSE EITHER.

ITS SHAVING EASE.

The CLEMAK is the simplest and most perfect shaving device known to civilisation. There is nothing to get out of order—no screwing, fixing or adjusting to waste your time. The blade is adjusted at the only right angle automatically. You simply press the knob and this fine, smooth, sure, safe, speedy, clean "barber" is ready to give you the best shave—not once but every day of the year.



THE PERFECT BLADE.

CLEMAK Blades retain their exceptionally keen shaving edges because they are manufactured from the finest quality Sheffield Razor Steel, hardened and tempered by our new electrical process—which is secret.

The CLEMAK Stropping Machine (price 3/6, including good leather strop) compels you to strop at the correct angle and pressure and ensures a clean blade for every shave.

CLEMAK Safety Razor 5/-

Note the original Link-Action.

See how it Automatically adjusts the Blade.

CLEMAK Razor and Seven Blades 5/0
NEW MODEL SET & Twelve Blades 7/6
COMBINATION OUTFIT, Stropping Machine, Velvet Hide Strop and Twelve Blades. 10/6

"Made as well and shaves as well as any Guinea Razor."

OF ALL STORES, CUTLERS, &c.,

or post free from the
CLEMAK RAZOR CO., 17, Billiter Street,

POST IT NOW

– POST TO US – GET THE BOOK.

Please post free your revised edition of "His First Shave" the humorous booklet illustrating in colours the most popular Clemak Outfits and useful Hints on Shaving.

Name .....

Address .....

CUT THIS CORNER

POST IT NOW

JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour, Rancour or Rant.

Vol. XIII. No. 322. Week ending Saturday, August 3rd, 1912. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor or the Publisher, at 93, Long Acre, London, W.C., according to whether they relate to Editorial or Business matters.
All editorial enquiries MUST BE MADE BY LETTER.

TO READERS ABROAD.

JOHN BULL *is on sale at all Bookstalls and Newsagents throughout Great Britain and Ireland and the Continent as follows:—Paris, at the Railway Stations—Nord, Ouest, P.L.M., Orleans, l'Est; the Kiosques, etc.; Railway Bookstalls and principal Libraries at Marseilles, Hyeres, Cannes, St. Raphael, Nice, Beaulieu, Monaco, Monte Carlo, Mentone. In India, A. H. Wheeler & Co., and all their railway bookstalls. It is also obtainable through Messrs. Gordon & Gotch's Agencies in the Colonies.*

SPECIAL NOTICE.

The Editor may be seen—by appointment—daily (Mondays excepted) between 11 *and* 1 *at the City Offices,* 52, *NEW BROAD STREET, E.C., and between* 3 *and* 5 *(Mondays excepted) at* 93, *LONG ACRE, W.C.*

ALL FINANCIAL, INSURANCE AND SPORTING ENQUIRIES MUST BE ADDRESSED TO THE CITY OFFICES.

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

GIVING THE GAME AWAY.

We mean the Party Game. If you read the speeches during the Naval Debates you will find that in almost every case an appeal was made to "rise above Party." Do not these "leaders" realise the significance of their admission that Party is inconsistent with great Imperial interests?

LAW AND THE LAWYERS.

They are already at it. Almost every day applications are being made to the Courts to define the classes who come within the Insurance Act, the exact meaning of "manual labour," and no end of other things. Of course, it never occurred to the lawyers to put these definitions in the Act itself. It would have been taking the bread out of the mouths of their profession.

CREWE.

It is the same story. Taking the Liberal and Labour polls together, you get practically the same result as before—with the Tory improving his position by the gain of a few hundred fresh votes. In other words, the pendulum is slowly swinging towards the Opposition. But they have a lot to make up yet. A General Election to-day would mean the loss of fifty or sixty seats to the Liberals—rendering a Coalition Administration inevitable. And that, of course, would be followed by the Business Government. We must hurry up.

LIBS. AND LABS.

One result of these three-cornered fights may be to force the Government to introduce a Second Ballot clause into their Franchise Bill. If they do not, they are very stupid. Of course, the Labour men would oppose it—for it would mean the death of their Party. And after Ramsay Macdonald's recent gymnastics over the Second Chamber question, he would have no difficulty in persuading himself—he never persuades anybody else—that the Second Ballot is an undemocratic institution.

THE NEW STYLE.

We are not sure that we quite like the modern style of reporting. In old days we should have read: "The Chancellor of the Exchequer said he saw no cause for the noble lord's complaint." Reporters are robbing the House of Commons of all its picturesque ceremonial. "Mr. Balfour" or "Mr. Bonar Law" is substituted for "the right honourable gentleman"; all sorts of unparliamentary language is put into the mouths of parliamentarians for the better understanding of the vulgar; and we read of debates which would not be tolerated even by the Oxford or Cambridge Union.

FRUSTRATE THEIR CHILDISH TRICKS.

The best illustration of Party Politics is to be found in the attempts to discredit the Government by snap-divisions. Herds of grown-up people lurk in the clubs and pot-houses off Westminster and listen over their strong waters for telephones which announce that the voting-machinery is in progress. Then, with huge hilarity, they troop in and try to put Mr. Asquith in a minority. If these childish tricks succeeded, it is supposed that the Government would resign or dissolve. Of course it would do neither. It would put up Ramsay Macdonald, or Mr. Ponsonby, or Lord Tom Noddy to move a vote of confidence and, "dusty to vanward," go on serenely, superbly. Such is the game!

AN UNHOLY TRINITY.

It is officially announced that the new wing of the Law Courts is being built out of unclaimed funds in Chancery—just as the Bankruptcy buildings were erected out of unclaimed dividends, and the palatial head offices of our banks out of dormant balances. Thus are Law, Justice and Finance united in one unholy trinity.

HAVE YOU VOTED?

We are desirous of making our Insurance Act Referendum as representative as possible of public opinion, and shall therefore be glad if any reader who has not already sent in his vote will do so without fail during the next few days, as the poll closes on August 7th.

Our Insurance Act Referendum—Particulars on page 145.

Exit Karl Graves.

However serious may be their true significance, the methods of the modern spy as revealed in the Courts seem more suited to comic opera than as an aid to the stern gods of war. It is the sort of spying which could be better done by boy scouts. Armgaard Karl Graves was acquitted of the charge of "making a note with reference to naval guns under construction with intent to communicate it to an enemy," and the worst the jury could say about him was that he made or obtained a telegraphic code framed for the purpose of communicating British naval information. In a word, no business was done; even as news, the net result of his spying would not have been worth a groat a page to the most rabid Anglophobe newspaper of Berlin, let alone to the German Admiralty. However, one of these fine and early mornings a British sentry will probably discover a German poodle stealing the milk of the garrison cat, and then there *will* be a rumpus!

Invidious.

An Eton boy attempted to rescue a young lady from drowning, but was not successful until Corporal Hughes dived to their assistance. The boy's name is to be submitted to the Royal Humane Society for reward, but the corporal remains unrecognised, except by the Press. This seems scarcely fair.

Rubber and Religion.

In the course of one of the sittings of the recent Wesleyan Conference a Mr. Alfred Brooks bobbed up to advise any members of the Conference who might hold shares in the Peru rubber industry to burn their scrip and throw away their dividends. This idea offers such a vista of self-sacrifice that it leads us to suspect that Mr. Brooks hasn't any of the shares himself. If any of the other members of the Conference have, and they will tell us when they intend to perform the ceremony, we will have a special artist on the scene to illustrate the noble holocaust. Probably the native hue of resolution will be sicklied o'er with the pale cast of thought, and they will decide that it will be more religious to sell out at a profit.

The Peril of Park Lane.

Referring to a proposal to build shops in Park Lane, the *Daily Express* exclaims, "We dare not think of the feelings of 'Who's Who.'" What on earth does this mean? Is it a suggestion that Park Lane is inhabited exclusively by the strange crowd whose names appear in a certain biographical work? Or are we to take it that everybody has an affectionate respect for the rich aliens who inhabit vulgar palaces and must not be insulted by the propinquity of commerce? By the way, we have qualms about the grammar of our contemporary, though "of whom's whom" would not sound very pretty, would it?

Prayer As a Political Engine.

"Ben Tillett's Prayer" sounds almost like the title of a poem. Anyhow, it is a new form of industrial warfare to pray that an opponent may be struck dead. If we did not happen to know that Mr. Tillett is a brave man, we might be tempted to remind him that his revolutionary predecessors trusted more to swords than prayers. As it is, we do not quite like this way of attacking "the grocer Devonport." Curses sometimes have an unpleasant way of coming home to roost. Prayer, however, is a usual accompaniment to fasting, and, Heaven knows, the strikers had their full share of that!

A "Prudential" Mem.

The Secretary of the Derby Provident Approved Society having called the attention of the "Prudential" to "certain slanderous statements made by canvassers and speakers" on its behalf, has received the cool reply from the District Superintendent—"I am in receipt of your letter, and in reply I have to inform you that we accept no responsibility for any such statements as you mention." The cool assumption of this Prudential official that his Society can divest itself of both legal and moral responsibility for the lies and misrepresentations of its agents, is illuminating.

A Candid Witness.

By the by, during a recent case in the City of London Court, a late Prudential agent said in the witness box, "I was the only honest agent in the West of London, and that is why they got rid of me." Up to the present, we have been unable to trace any report in the papers.

Glasgow and the Lords.

There are people who bless the House of Lords, but at present they are not in Glascae. The House of Commons passed the city's extension scheme; the House of Lords has so mutilated and messed it up that Glasgow hardly knows its own child. The big congested areas are crowded into the city; all the agricultural areas which would have provided an outlet for the population are carefully excluded. What absurdity it is that Glasgow should have to come to a Parliament in London to adjust its local affairs and have them mauled in this way! Now if England, Scotland, Wales, and Ireland had each a Parliament of its own to deal with such matters, Glasgow would get its extension in the way Glasgow wanted it. Let us have Home Rule all round.

Another Good Job.

There are still good jobs going in the world if you are lucky enough to get them. Take Mr. C. E. Mallet as an instance. Some time ago he was in Parliament as member for Plymouth, and Financial Secretary to the War Office; then he lost his seat, and, like Othello, his occupation was gone. But not in vain does hope spring eternal in the human chest. Announcement is now made that Mr. Mallet has been appointed "Secretary for Indian Students in connection with the India Office" at a salary of £1,000 a year, the job being permanent and the pension handsome. There is now a rumour in the air that we are to be appointed "Examiner-in-Chief of Party Bunkum in connection with State Departments," at a salary of £10,000 a year; but we cannot confirm it.

Confusing the Confounded.

If there is such a thing as a medal for Parliamentary obfuscation, the Marquess of Tullibardine ought to get it. Up he bobbed in the House of Commons the other day, and this is what he wanted to know: "Whether it is to be understood that, owing to the imminence of war, it is the policy of the Secretary of State for War to defer the question of compulsory service in the Territorial forces, in which he believes, until after such war and possible disaster to our forces?" The unravelling of that tangle would elude the ingenuity of a Chinaman. We have tried it forwards, backwards, and middle distance, working from right to left and from left to right, but not a particle of human sense comes out of it. No wonder the Secretary of State for War said he was at a loss to understand it. There is a horrible suspicion afoot that the noble Tullibardine doesn't understand it himself.

Our Insurance Act Referendum——

Pity the Poor Pharmacist.

A pharmacist disputes our estimate of the profits of his trade. He says he takes only a gross £1,000 a year, and one-third of this is the limit of possible gross profit, say, £6 13s. 4d. a week. Out of this he has to pay about £70 rent, £22 rates, £18 lights, £2 10s. water, £25 errand-boy. Allowing 30s. a week for board of self, wife and children, and 20s. for clothes, "you have a noble sovereign a week clear towards paying for holidays, house-painting and decorations, medical attendance, etc. This has been my actual experience, when I worked 90 hours per week and had no assistant except for a few days once a year. Probably more than half the chemists in business do not take more than £700 or £800 a year, and have a struggle to pay their just debts. A few chemists make a fair living, and when one reads such nonsense about the huge profits of chemists I think you should know it is quite untrue." Yes, perhaps, but chemists do grow rich more rapidly than many other tradesmen.

Always Learning.

At a Blackpool Primitive Methodist church the other Sunday night, the Rev. John Bradbury told his congregation that "the National Insurance Act would never have been possible but for Jesus Christ." This is not everybody's opinion, of course. Only the other day a certain M.P. described it as a devil of an iniquity.

Post Office Sweating.

A seventeen-year-old postal clerk has been before Mr. Justice Ridley at Swansea Assizes, indicted for stealing postal orders. It was ascertained that his wages were 5s. a week. This is really delivering a lad into temptation. Whether or not it can be said that the Post Office employ people too young, as Mr. Justice Ridley thinks, undoubtedly in many cases they pay people too little. Five shillings a week will not keep a lad of 17 in clothes and food—to say nothing of picture shows.

The Successor of Solomon.

The advantages of Bible-reading are illustrated by a case in the French Courts. Two ladies disputed the ownership of a dog. The modern Solomon proposed to cut the animal in two and give half to each claimant. One lady said nothing; the other said, "Kill me rather!" Naturally, the dog was awarded to her. How the other must have regretted her ignorance of the baby-case in the Scriptures!

The Turkey Trot.

Our prophecies have a wonderful knack of coming true. The Sack-of-Wheat Sultan and his aged Young Turks are what is vulgarly called in the soup. The very Hebrews of Salonica are sick of them and murmuring good-bye to their investments. The Albanians have already taken Prishtine and may soon occupy Uskub (Skoplje). Before very long there will be an Albanian Principality under the very nominal suzerainty of Turkey. Prince Arthur of Connaught is said to have been approached, but will not accept.

re Rosenthal.

Here is the code of the Yankee police, or, at any rate, of those who practise the precepts of the Third Degree: Fraternise with gangs of burglars, exploit ladies of easy virtue, blackmail everybody, conspire with keepers of houses of ill-fame, exact a percentage from the proprietors of gambling-hells, make arbitrary arrests, intervene in elections, bastinado or at least club inoffensive citizens—to sum up, try to combine violence with plunder. Such is the America of Washington, Franklin, Jefferson, Emerson, and—Mark Twain.

Northampton Doctor's Inhumanity.

A Northampton man saw a woman on a seat, evidently in pain. She muttered, with difficulty, "Fetch a doctor; I am dying." He hastened to the hospital, where the porters would have nothing to do with the case. He went away, and saw a doctor in the street. The doctor said it was no use his going, as he "had nothing with him," advising him to return to the hospital. Eventually one of the porters went with him to the woman, and they took her on a stretcher to the hospital, where she "gave three or four gasps and died." At the inquest it was urged that the woman could not have been saved, even if the doctor had gone to her, as she had swallowed oxalic acid. The private doctor and the hospital doctors were told that the woman was dying, and practically it comes to this: that they let her die without moving a step to help her. It is as though a swimmer were to be told, "A woman is drowning, sir," and he were to answer, "I am sorry, but I cannot help it; I have not a boat with me." The call of the dying is imperative. Even in the absence of legal obligation, humanity demanded that the doctor should have hastened to this woman's aid.

Same Old Game?

For the post of Secretary to the Southampton Education Committee the emergency Sub-Committee selected five candidates to be interviewed by the full Committee. They were Mr. G. R. H. Danby, M.A. (Oxon), Secretary to the Batley Education Committee; Mr. A. L. Newell, Reigate, B.A., LL.B., barrister-at-law, Secretary to the Reigate Education Committee; Mr. S. Oldroyd, Assoct. N.S.S.T., Secretary to the Tynemouth Education Committee; Mr. W. S. Torbitt, M.A., LL.M. (Cantab), F.R.G.S., F.R.Hist.S., F.R.Met.S., M.R.S.A., Secretary to the Ilford Education Committee; and Mr. T. Williams, Southampton. In the result, Mr. Williams led the voting with 19, Mr. Oldroyd came next with 14, and Mr. Torbitt with 9. The names of Mr. Williams, Mr. Oldroyd, and Mr. Torbitt will therefore go to the Borough Council for final selection. It will be noted that the qualifications of Mr. T. Williams, of Southampton, are not obvious, but shall we be wrong in guessing who will romp home first? Right or wrong, we refrain.

Judges and Prosecutors Too.

In connection with the recent police prosecution of a licensed victualler in the town, it is stated by a Canterbury councillor that "two of the magistrates on the Bench were very strong teetotalers and also members of the Watch Committee." Of course this is not right, if it is true. One cannot prevent men sitting on the Bench because they are teetotalers, though it is certainly desirable that they should not sit in licensing cases, for they are as likely to have a bias of mind, just as a licensed victualler on the Bench would be likely to have. The strongest objection, however, applies to men who are at the same time members of the Watch Committee and teetotalers, for if they remain on the Bench they are practically both prosecutors and judges.

Spalding Magistrates Again.

The two Spalding magistrates who gave a Lancaster labourer, named Lawler, 16 days' hard labour for begging were Mr. Jarvis, an ex-superintendent of police, and Mr. Massey, a local preacher. Lawler said he had been six weeks without work. He was without a shirt and without boots, and in a state of complete exhaustion. Eight years ago he lost the sight of an eye, and since then nobody would look at him or give him work. This was his story, and though there was no evidence to contradict it he was sentenced by the ex-policeman and the local preacher to this heavy punishment for begging a bit of bread! Shame on them!

Rotten Oranges at Glamorgan.

Some years ago there was a man in the New Cut, London, who used to bawl concerning his oranges, "They taste like sugar, melt like butter, and run down yer throat like a wheelbarrow." They were evidently tastier than many they sell at Glamorgan. In the Glamorgan orange affair, in which one of our hitherto infallible writers somewhat hastily intermeddled by settling it in his head direct and transmitting the result on a typewriter at the rate of fifty words a minute, it is evident that he did not treat the proprietor's rotten oranges with sufficient financial respect. He seems to have forgotten that the fruiterer bought and paid for this inedible fruit with cash, being an ass of sorts. The total purchase therefore came out 560 oranges wrong, counting fractions of pulp and pip. This calamity does not, however, alter the fact that the arithmetical working of the problem is well within the capacity of a smart schoolboy.

"Peccavi!"

In point of fact, about nineteen schoolboys have arithmetically as well as algebraically worked out the correct solution, and one of them has offered to become Chancellor of the Exchequer in our Business Government. We shall gratefully accept his services when he is five-feet-ten high. Meanwhile we have awarded our contributor, who is a B.A., one of our famous biscuits. Here is part of his reply:—"The biscuit you have so courteously awarded me is exceedingly hard and poignantly bitter. I had a presentiment that I was about to receive one for something. When I opened my John Bull, and mine eyes lighted on those cursed oranges, presentiment became dead certainty. . . . I cry '*Peccavi!*' I am writhing in sackcloth and ashes."

Sunday Boating at Croydon.

At a recent meeting of the Croydon Town Council Mr. Muggeridge made a very entertaining, but unavailing, effort to induce the Council to rescind their decision to stop boating in Wandle Park on Sundays. "My own observations," he said, "are that some of the councillors are not such strict Sabbatarians as this particular resolution would make them appear. I mention this because councillors who will vote subsequently must know that their proceedings up the river and elsewhere on Sundays are not entirely without witnesses." Does Mr. Muggeridge mean that the pietarian councillors who vote to prevent young people enjoying this boating in Wandle Park on Sundays themselves "desecrate" the day by boating up river, going pleasure journeys in their motor-cars, and even playing with the kiddies in the garden? If so, names, please.

A Prolific Hen.

One of the delegates to the recent International Poultry Congress in London claimed the egg-laying record for South Australia, where, he said, six white Leghorns had laid 1,567 eggs in the year. "England," he complained, "would at first have nothing to do with the bird because it had no show points." However, it is now more appreciated as a breakfast caterer in this country, where, should anybody dispute its claims, it is ready on its own behalf to lay three to two on the field.

Assault and Battery.

Another 'Orrible Decision. A few days ago a policeman, finding a drunken man "swearing vigorously" at a pillar-box in Lambeth, gathered him in. Instead of letting him off with a caution, the stipendiary fined him 5s. and costs. It seems very hard lines. After all, the pillar-box may have struck him first.

L'Affaire Mahieu at Guernsey.

In its issue of July 13th the Guernsey *Star* attempts a belated justification of the deportation of the Mahieus. It is precisely the sort of justification which, in the legal atmosphere of the island, might be expected. The Mahieus having been deported on the charge that the man allowed his sick wife to become chargeable to the States for hospital attention, our contemporary now alleges that they were deported for other reasons than appeared in the police-court charge. Of these reasons His Majesty's Comptroller, who supported the application of the Constables of St. Martin that Mahieu and his wife should be repatriated, was well aware, but the police-court proceedings did not reveal them, and the general public knows nothing of them. It is clear what this means. It means that the Mahieus were charged with one thing openly and deported for another thing not charged at all.

His Majesty's Comptroller.

Listen. "In itself," says the *Star*, after admitting that at first sight the case was a great hardship to the *déportés*, "the charge of the woman upon the States was trifling, but there were certain happenings—whose details we cannot go into here—that had to be taken into consideration, and which were carefully weighed by the Crown Officers before they took up the case. With regard to the enquiries we made, we have come to the conclusion that it was not wise for those who called the case unjust and harsh *to judge only by what they saw on the surface.*" The zeal of this belated defender of His Majesty's Comptroller outruns its discretion; it has said either too much or too little. Now we ask, what was this secret charge on which Mahieu was convicted while he was answering the public charge in the police court in Guernsey? Was it communicated to the defendant, and had he any chance of meeting it? Was it communicated to the magistrates, apart from the trial, by anybody connected with the prosecution behind the back of the defendant? On what principle of justice does H.M. Comptroller throw the weight of the Crown against these people, domiciled twenty-two years in the island, in one paltry charge which is made because he wants them deported? Let there be light!

Master Pretty's Sweets.

The papers grow more and more interesting every day. One of them has been devoting the greater part of a column to the dreams of a small boy called Pretty. The dear little fellow, we learn, has never been out of Clapton. But he dreamed the other night that he went to Canada, in a big ship—not in a dinghy, mind you! Some ladies gave him some cakes and he caught a fish on board—what kind is not mentioned. He arrived "at America" and drank deep draughts of ginger-pop. On reaching Winnipeg, he "bought some sweets—they were mixed sweets," we read breathlessly. We naturally wanted to hear more about this extraordinary adventurer, but we confess we were surprised to learn that "he is a quiet, mouse-like little boy, with large frank blue eyes." Let us hope that his dream-sweets did not make him sick.

Asking for It!

A correspondent asks for "a Personable Interview," and says "my Brother in Law as snea ked out of the Country; I want to be shown up." But how can we show our friend up when we know nothing against him?

Steele on Party.

It is not my ambition to increase the number of either Whigs or Tories, but of wise and good men.—(From the *Spectator*, Vol. 8, No. 556.)

Let us have your vote AT ONCE—See our Insurance Act Referendum—page 145.

An Appropriate Start.

It is in the correct order of things that the first summons under the Insurance Act should be in some way related to the methods of the "Prudential" Company. There can be no doubt that this concern has brought undue pressure to bear upon employers to make their workpeople join its "Approved Society"—which ought never to have been accepted by the Government.

Abortive Consumptive Campaign.

Though Lord Balfour of Burleigh did not shed much light on the internal dissensions in the council of the National Association for the Prevention of Consumption when he took the chair at the annual meeting, the little he did shed made it clear that in the opinion of those who have resigned from the council the earlier activities of the Association have practically fizzled out in inanition. Whatever the merits of the quarrel, most people will probably agree with this view. As commonly happens in a dispute of this kind, those who have gone out blame those who are in and those who are in blame those who have gone out. It is a thousand pities that an association which in the beginning promised so much good work in fighting the great white scourge of consumption should itself fall into such a phthisical decline. We hope the council will make a strong effort, and an effort all together, to give it a new lease of life.

Cocoa and Whisky!

We have before us a letter from the *Daily News and Leader*, dated July 16th, addressed to an eminent firm of distillers, soliciting advertisements at "reduced holiday rates," and suggesting that "it might pay you to give us some big spaces." We shall soon be seeing the announcements of sporting tipsters!

The Week's "Chestnut":—

Irate Master: "What on earth is happening? Is it the dog howling or my wife singing?"

Servant: "Both, sir."

THE CLOSING OF SCHOOLS FOR THE HOLIDAYS MEANS STOPPAGE OF MEALS FOR THE CHILDREN.

"How are you spending your holidays, Maude?". "Looking for something to eat."

"John Bull's" Biscuits.

["Taking the Biscuit" has become a classic phrase, expressive of a satirical reward or recognition. In this column we present, in all good humour, the token to such of our contemporaries and others as may have distinguished themselves by some unconventional utterance or act.]

For stating that a Mr. Burnside, on his own statement, is "going (on a holiday) for the benefit of his health and NOT FOR PLEASURE, *as he is* TAKING MRS. BURNSIDE WITH HIM,"

THE IRISH GROCER
TAKES THE BISCUIT.

For stating in its report of a recent inquest that "A verdict of 'Suicide TEMPORARILY *whilst insane,' was returned,"*

THE DULWICH AND PECKHAM WEEKLY REPORTER
TAKES THE BISCUIT.

For stating that the Church "makes her priests, and her Bishops too, say in the marriage service . . . 'till death us DEPART,'"

THE CHURCH TIMES
TAKES THE BISCUIT.

For advertising in the "Feathered World": "Suits made to measure, for POULTRY; *patterns sent,"*

MR. MULLEN (Tailor, Farnborough, Hants)
TAKES THE BISCUIT.

For describing as "Dover Cliff" a photograph of Beachy Head,

THE BRITISH WORKMAN
TAKES THE BISCUIT.

For stating, in its report of the opening of Immingham Dock, that "A large piece of masonry, forming part of the SEDIMENT *of the Grimsby new Company's buildings, became dislodged and crashed into the street,"*

THE DAILY NEWS AND LEADER
TAKES THE BISCUIT.

For stating that Captain Coram (the founder of the Foundling Hospital) was "working as a shipwright at Taunton, Massachusetts. . . . That was in 1703, but soon afterwards he returned to England, where, at Lyme Regis, in Dorsetshire, HE WAS BORN,"

LLOYD'S WEEKLY NEWS
TAKES THE BISCUIT.

For stating, according to "The Star," "I have ONE *word, and* ONE *word* ONLY, *to the electors of Crewe. Mind you return Mr. Murphy; do your best,"*

MR. ASQUITH
TAKES THE BISCUIT.

*For stating, in its account of the winning by Private Fulton of the King's Prize at Bisley, that "*COLONEL SEELY . . . WAS THE FIRST TO CONGRATULATE HIM *when he made his winning bull. . . . Mrs. Fulton was standing just behind her son when he made his final and winning hit. . . .* SHE WAS THE FIRST TO CONGRATULATE HIM,"

THE DAILY MIRROR
TAKES THE BISCUIT.

For stating, in a short story published in the "British Weekly" that one of the characters "alighted from the TAXI *in the Holloway Road," and that, after some conversation, the driver "waved his* WHIP *facetiously,"*

MR. DAVID LYALL
TAKES THE BISCUIT.

HALF-A-CROWN FOR EVERY "BISCUIT" PUBLISHED.

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What "John Bull" says to-day the world will say to-morrow.

"TO THE DAY!"

NO MORE TALK—DOWN WITH THE GERMAN FLEET!—THE ONLY ALTERNATIVE.

In the Chancelleries of Europe, as they are called, we suppose John Bull is regarded as a negligible journalistic quantity. It is not the organ of either of the recognised Parties, and its Editor is an unfashionable, irresponsible and discredited politician. So be it. But John Bull is read by a million people every week, and that million not the least thoughtful and intelligent section of the community, and, somehow or other, they believe in their Editor. They believe in his cry for the abolition of the musty, rusty, idiotic and corrupt system of Party, and the substitution of a Business Government for a Business Nation; they even believe that it may be his destiny to take an active part, some day, in bringing that great change about. But be that as it may, they read John Bull—and they *think* about what they read.

Now, one of the things which they have been frequently told in these columns is this:

Germany Means Mischief.

They have been told, and we tell them again to-day, that Germany has no kind of justification for the mighty navy she is building. Neither the protection of her shores, nor the interests of her commerce, nor the extent of her over-sea dominions, constitutes any need for such a fleet. She can have but one objective—and that is to force a way into our markets, and, at the same time, to solve the problem of expansion rendered necessary by the growth of her population and the development of her trade. There is but one difficulty in her way—and that is the strip of water which separates her from our eastern shores. Whilst her Emperor palavers of peace, her shipyards are reverberating with the clamour of iron and steel tongues; four-fifths of her navy is manned, in full commission and ready for action, and her officers go to their pillows every night, to sleep fitfully and dream of the toast which, audibly or silently, they have honoured in the mess-room—"To the Day!" Grin and snigger as you will, but what we write is Truth, and

The Government Knows It.

We say that deliberately. We know what Mr. Churchill said a week after he became First Lord—not what he said in public, although, in Heaven's name, that is serious enough—when we remember how diplomacy demands a curb upon his lips. Still, he speaks of the German naval policy as "formidable." Lord Charles Beresford does not mince his words, and Lord Roberts speaks of "the certainty of the struggle in front of us." And, as we say, the Government, as a whole, knows all about it. That is the meaning of all these spy prosecutions, in both countries; that is why Lord Haldane went to Germany; that is why Mr. Asquith went to Malta; that is why Lord Kitchener has come upon the scene; that is why Mr. Borden is here; *that is why the six million surplus of last year was hung up.*

War Inevitable.

Yes, we may as well face it. *War with Germany is inevitable*, and the only question is—Shall we consult her convenience as to its date? Shall we wait till the aged Austrian Emperor is dead, and Germany and Austria—with or without Hungary—join forces, bringing in the battleships which the Austrians are now building? Shall we wait till Germany's present naval programme, which is every year reducing our advantage, is complete? Shall we wait till the smouldering industrial revolution, of which all these strikes are warnings, has broken into flame? Shall we wait till Consols are 65 and our national credit is gone? Shall we wait till the Income Tax is 1s. 6d. in the pound? Or shall we strike now—*finding every out-of-work a job in connection with the guardianship of our shores*, and, with our mighty fleet, either sinking every German ship or towing it in triumph into a British port? *Why* should we do it? *Because the command of the seas is ever ours*; because our island position, our international trade and our world-wide dominions *demand that no other nation shall dare to challenge our supremacy.* That is why. Oh yes, the cost would be great, but we could raise it to-day all right, *and we should get it back.*

The Alternative.

We realise that the policy we advocate is a grave one. But it is a counsel of self-preservation. There is one alternative, and one only. Let Sir Edward Grey, as Foreign Minister, address a polite but firm request, on behalf of the British Government, for an explanation of the necessity on the part of Germany for so large a navy. Let him point out that in the opinion of Great Britain that navy has already exceeded its legitimate dimensions. And let him declare in the emphatic phraseology of diplomatic parlance that the addition of a single ship for at any rate the next ten years will be regarded by this country as an "unfriendly act." Failing satisfactory assurances, unleash the dogs of war, let all else be forgotten in a final struggle for the life of the British Empire. If the struggle comes to-day, we shall win—and after it is over, there will be abounding prosperity in the land, and no more labour unrest.

The Real Enemy.

Yes, we have no fear of Germany to-day. The only enemy we fear is the crack-brained fanatic of the Ramsay- and Murray-Macdonald and Ponsonby type, who prate about peace and goodwill whilst foreign *Dreadnoughts* are gradually closing in upon us. As Mr. Balfour said at the Eugenic Conference the other day, man is a wild animal; and there is no room, in present circumstances, for any tame ones. What is the use of talking about "English and German Socialists combining to stop the growth of armaments"? Let Ramsay Macdonald go to Germany and try to stop the building of her warships; he'll soon be clapped into gaol, and good riddance to him!

Canadian Help.

Nor have we as much faith as we should like to possess in the offer of Canadian help. We will believe in it when we find the Dominion building a few *Dreadnoughts* and *placing them unreservedly at our service*—not, mark you, keeping them under Canadian control, to be "placed at our disposal in case of necessity." We want to see them part and parcel of our own war-fleet, and subject in all things to the control of our Admiralty. We have a reason for expressing that view. But if we should turn out to be wrong—if Mr. Borden can promise us an unconditional contribution to our naval power, and if the promise be fulfilled—we will raise our hats to him.

To sum up. War is upon us. All the prayers and churches and preachers will not avail to stop it. It is ordered in the cruel scheme of human evolution. We are still wild animals, and brute force rules the world. Before it is much older the struggle will be between the yellow man and the white. China and Japan are looking westward, and you might as well try to divert the courses of the stars as to stop their march. But that is the trouble of those who will follow us.

To the Day!

The Insurance Act. All those IN favour—fill in the coupon on page 145.

A KENT POLICE SCANDAL.

A DISGRACEFUL AND DISGUSTING EXHIBITION.

On more than one occasion we have criticised the methods of the Kent County Constabulary in pursuance of their avocation. This time we desire a word or two with the Chief of Police in connection with an occurrence which is to be characterised by no other term than that of a disgusting scandal. Not far from the Cathedral of Notre Dame, in Paris, there is a dismal building known as the Morgue. Dismal though it is, it used to be one of the sights of Paris for the inhabitants as well as for the stranger within the gate. To this building were taken the corpses of persons fished out of the waters of the Seine or discovered dead in the streets. These bodies were exhibited on stone slabs behind a screen of glass, and people flocked in thousands to this ghastly exhibition of suicides, of victims of revolver, knife, poison, or vitriol, of men and women, known or unknown, who were simply "found dead." The public exhibitions of the Morgue having ceased, and many British tourists having been thus deprived of one of the "attractions" of the Gay City, it seems to have occurred to one of the chief geniuses of the Kent County Constabulary to start a Morgue of his own invention, and thus supply a special and hitherto unheard-of public spectacle for the little town of Upstreet, near Canterbury, which, in common with Paris, has a historic cathedral. The body of a tramp had been found in a local stream. Who he was, or how his body came into the water, the police did not know. In accord with the usual practice, an inquest was held, and, we presume, an open verdict was returned. In any case, after the verdict—whatever it was—the body, encased in straw to the armpits, was fastened to a plank, reared up in front of the main hotel in the place and exposed to view for twenty minutes while a sergeant of police and a constable conducted photographic operations. There are many acres of land a few yards distant where the ghastly spectacle could have been transferred and the photographic operation conducted in secret. But this was not to the taste of the police. They wanted a Morgue of their own, a spectacle for the multitude, so the exhibition was held near a hotel and tea gardens in full view of the traffic on the main London road between Canterbury and the Isle of Thanet at a time of the afternoon when it is heaviest, when motor-cars and wagonettes containing Margate and Ramsgate visitors, many of them women and children, pass and repass and frequently pull up at the hotel. As a fact, one lady went into hysterics at the sight. We have no information whether the police photographed her with the corpse in order to complete the picture, but to police showmen with conceptions beyond a Barnum and ambitions equal to a Morgue, most things in this special line of business are possible.

What we should like to know, however, is whether the sergeant of police and his subordinate who engaged in this exhibition were acting under the authority of the Chief of the County Constabulary, or arranged it "on their own" in order to attract his attention to their merits as suitable subjects for promotion. In the latter case, if the answer is in the affirmative, we further desire to know whether he has recommended them for the police medal, and, if not, why not? If the answer is in the affirmative in the former case, then we desire to be informed on the point whether he intends the Upstreet Morgue to be a permanent institution with branches throughout the county, and also whether he has arranged with a firm of advertising agents to boom the same during the holiday season.

Let him not think for a moment that we are asking these questions out of mere curiosity We ask them in the public interest, because if the inhabitants of the towns of Kent are to have these Morgues established in their midst—if corpses of men and women are to be wrapped in straw up to the neck, strapped to planks, and exhibited in public thoroughfares for twenty minutes at a stretch while the police take photographs of them for their museum and art gallery, it is desirable that people should have full information concerning the times and places of exhibition, the most convenient way by rail or road of getting there, and the address where picture postcards of the corpses can be purchased. As Shakespeare or somebody else has said, it is no use starting a show unless you advertise it well.

PLAYING THE GAME.

HOW "PUBLIC OPINION" IS MANUFACTURED.

It was but natural that the Crewe election should adapt itself to our theme this week. You see, a Liberal seat became a Tory one—and that fact alone, despite any kind of qualifying circumstance, was sufficient to send the rival Party papers into hysterics, and to set their respective partisan readers by the ears. In another column we have pointed out that the nett result of the contest, so far as it affects the popular view of the Government policy; is an improvement by a few hundred votes in the Unionist poll. Now let us see how the matter is dished up for the delectation of the poor Man in the Street. "The sun has risen," scream the Tory papers, quoting a bit of moonshine uttered by Mr. Bonar Law for the edification of the Blenheim party. "Liberal Rout in Crewe—Sweeping Victory of the Unionist Candidate" yells the *Express*, which goes on to describe the result as "a great and striking victory" which "leaves the Liberal party in a worse position than it has been for years." Glorious news for the Man in the Street who swears by the *Express*! "Crewe Lost by Split Vote—Free Trade and Insurance Majority" is, however, the comforting assurance of the *Daily News and Leader* to its faithful followers, and it proceeds to show that "Mr. Craig has been elected by a minority vote," and that "if anything is clear it is that on the two capital questions of the hour the electors of Crewe are by a majority of over 1,500 with the Government and against the Opposition." Thus the *Daily News* man goes on his way rejoicing. Let us now look at the *Daily Mail*. "Another blow to the unjust taxes" and a "severe blow dealt to the Government" is the summary. Indeed "the disaster shows it to be bankrupt in the constituencies." and "all driving force behind them has gone." So three cheers for the Opposition! The *Telegraph*, of course, chimes in with "Great Victory at Crewe—Triumphant Majority." The result was a "portentous event, conveying to the Government an unmistakable sentence of doom. The citadel has fallen . . . the Liberal flag has gone down." The *Daily Chronicle*, however, comfortingly assures its readers that the constituency has "declared emphatically in favour of the Government and its policy." It deduces from the poll that "Conservative principles have made practically no progress in the division during recent years." The successful candidate "goes to the House of Commons to add to the Tory M.P.'s who do not represent the views of the majority of the electors of their constituencies. . . . Mr. Craig may claim a victory for Tariff Reform, or anything else he likes, but he has made no impression on the democratic forces in Crewe, even with the campaign against the Insurance Act to help him."

Thus is the game played!

AN EVANGELICAL ENCUMBRANCE.

NO GRATITUDE WITHOUT SENSE OF FAVOURS TO COME.

Mr. William Collard, of Collier's Wood, Merton—describing himself as "The Sailor Evangelist," and whose work in that capacity has apparently received much commendation from *The Christian* and several Nonconformist ministers—writes us that, after having been twenty years an evangelist and giving up home and capital, he has of late had a nervous breakdown, which has caused him nearly to lose the use of one of his legs, and has debarred him from earning his living. His wife also is nearly blind from the same cause. In these circumstances, he asked some "brethren" at a place of worship to which he belonged to lend him £5 wherewith to start a small business. He not only received a refusal, but was advised to go to the relieving officer, which, probably, would lead to his removal to the workhouse. He says that when at work both his personal services and money had been welcome; now that he is poor he is looked upon as an encumbrance by the "brethren" at the hall—most of whom are well-to-do, while some are often to be seen preaching in the open air. It seems a very sad case, and we can quite understand Mr. Collard feeling that he has been treated in anything but a "brotherly" way—especially by persons who expound the gospel of charity.

The Insurance Act. All those NOT in favour—fill in the coupon on page 145.

HOW BANKERS ROB THEIR CUSTOMERS.—V.

THE BANK OF ENGLAND'S HOARD—THE TREASURES OF THE EAST—A MERCHANT'S MISCHANCE—WHAT THE BANKERS SAY.

By HORATIO BOTTOMLEY.

This week I give a few further illustrations of my text and also the result of a special enquiry addressed to each of the principal London bankers. In my next article I will deal with the legal aspect of the matter, the state of the law in other countries, and also give the terms of my Bill.

The Bank of England's Hoard.

Apart from the enormous hauls which the Bank of England obtains from lost and unpresented Bank-notes, there can be no question that it also possesses an enormous quantity of unclaimed dividends and dormant balances. In recent times, it is true, the former matter is dealt with by the National Debt Commissioners, so far as Consols are concerned, but according to "Gilbert on Banking," as long ago as 1791 the Bank held about half a million of unclaimed dividends, and a Bill was introduced into Parliament to compel it to pay over that sum for the public service. Eventually, however, the measure was withdrawn upon the Bank agreeing to lend the Government £500,000 without interest! They had a way of arranging matters in those days.

A correspondent also tells me that he has in his possession an affidavit giving particulars of a conversation in 1860 between an American and the then Chief Clerk of the Bank, in which it was admitted that there was £33,000,000 of unclaimed securities in its possession.

The Treasures of the East.

Not many years ago, an Indian ruling Prince paid a visit to London. As he went in fear of being deposed and exiled, he took the precaution of bringing with him to England a large portion of the costly jewels and plate in use at his Indian palace. After some months he returned to his native state and was assassinated. The whole of the deposited treasure, valued at upwards of a million, has never been traced.

A Merchant's Mischance.

A rich London merchant, in order to celebrate the birth of a son, placed on deposit at a London bank one thousand pounds for the use of the child when it grew up. He went straight from the bank to his office, fell down in an apoplectic fit and died. He had told his confidential clerk that he proposed placing the money on deposit for the boy, but never mentioned the name of the bank. The child grew up, and is alive to-day. The thousand pounds has been accumulating at compound interest for upwards of eighty years, and there is, in this case alone, an enormous sum now lying dormant.

What the Banks Say.

Prior to the publication of these articles, I wrote to the principal London bankers the following letter;—

> I am about to publish a series of articles on the subject of Dormant Bank Balances and Unclaimed Securities, and shall be glad to know whether you would be disposed to furnish me with any information so far as your Bank is concerned.

I think my readers will agree that the request was not an unreasonable or improper one, and having regard to the public importance of the matter serious replies might have been expected. Only about half-a-dozen, however, condescended to acknowledge the letter—a fact which is pregnant with meaning. I must give the place of honour to Messrs. Coutts and Co., who beyond any question could tell us more about the subject than any other bankers in the world. This is what they say:—

> Messrs. Coutts and Co. present their compliments to the Editor of John Bull, and in reply to his letter of yesterday, they do not think that they have anything of interest to communicate to him on the subject to which he refers.

An Ingenuous Reply.

Then come Cox and Co., who, as Army Bankers, one would have thought would have told us something of interest as to the accounts of officers who have lost their lives on foreign service. Apparently, however, such is not the case, for they say:—

> With reference to your letter of the 2nd inst, we beg to say that, owing to the trouble we take, it is very rare indeed that a balance becomes dormant. We do not think, therefore, that we have any information that would be of use to you, but if you would give us further details we shall be happy to see if we can assist you.

For naïveté and ingenuousness the last sentence of this letter is hard to beat—being, in fact, an invitation to the outside world to furnish the firm with information which is exclusively its own. However, I will endeavour to provide the bank with a little guidance later on.

A "Business" Appointment.

Messrs. Hoare and Co. have a slight hit at myself—because, forsooth, after I had aroused public interest in the matter, a year or two ago, they sent me a few pounds standing to the credit of a small account which was "dormant" only in the most technical sense of the word. They proceed to tell me that:—"The above will explain our practice with regard to Dormant Bank Balances. We have no experience of unclaimed securities except a few relating to extinct Companies." If Messrs. Hoare and Co. would like to obtain further information about unclaimed securities, I would suggest their giving me an appointment, down in their vaults, in order to open some of the boxes which have been there for ages, and examine the contents; whilst, as regards a "few unclaimed securities relating to extinct Companies," obviously a firm of the high standing of Hoare and Co. will not wish to retain them, and now that their attention has been called to the point they will doubtless hand them over to either the Public Trustee, or the Senior Official Receiver of the Companies Department of the Board of Trade. By the way, how comes it that the liquidators of these extinct Companies were not informed of the existence of the securities in question?

The Colonial Custom.

The Capital and Counties Bank curtly inform me that "The Joint General Manager's reply to the Editor's enquiry of to-day's date is in the negative"; and the Union Bank of Australia also have no information with which to furnish me in respect to the matter although, as I shall show next week, its Australian branches are bound by the Colonial law to make a full periodical disclosure.

Such is the sum total of the responses of the bankers to my courteous enquiry. All the rest is silence—but it is a silence with a significance.

Let us have YOUR opinion of the Insurance Act—see page 145.

DOCTORS AND HYPNOTISM.

BY A DISGUSTED HUSBAND.

I know it is a grave charge to make, but I deliberately assert, after endless investigations in all parts of the world, that the average doctor presumes upon the privileges of his position. I am, of course, aware that doctors have the same instincts as other Pharisees. But, surely, all confidence in the medical profession will be shattered if doctors are not to be trusted. It is not everyone who can afford to have a chaperon always in attendance at a consultation. Besides, what a nuisance to have to be always on your guard against the unwelcome overtures of your leech! Women do not have to keep their hairdressers or their manicurists or their bootmakers at arm's length all the time. They do not regard them as counting at all in a human sense. Why, then, should they have to endure anxiety all the time whenever they ask advice about a stomach-ache or a spasm?

Another very serious danger to be reckoned with is the increasing tendency of doctors to try to obtain a hold over their patients by the use of hypnotism. Most doctors are extremely cautious about the initial stages of this process. Let me give a typical case.

A lady who was suffering from a nervous breakdown was recommended to a Kensington physician, who was supposed to have made a speciality of such cases. He told her with great diffidence that the best cure for her would be a suggestion treatment, but that, of course, he was extremely chary about recommending it, as it often led to misunderstandings. Prompted, no doubt, by a sort of telepathic communication from his brain, she enquired presently whether he ever gave suggestion treatment himself. He said he sometimes did so, but only when female patients were chaperoned. Accordingly she brought her husband on the following day. Then the doctor insinuated that the husband should remain downstairs while the lady was taken to an upper room for treatment. The husband, however, not at all liking the look of the doctor, who had a very glad eye and one of those loose mouths which are satiated with amorous propensities, said he preferred to go upstairs. The doctor shrugged his shoulders, looked very sulky, and led the way. Then he arranged a long lounge, something like a glorified dentist's chair, settled the patient upon it, and invited the husband to sit in a corner of the room where he could see very little of what was going on. Then the quack made the patient stare at an electric bulb, murmured soothing nonsense in caressing tones: "You will soon be all right. Now you are feeling perfectly at peace. Your legs are growing heavy. A warm, golden glow is passing all over your body," and so forth for about half-an-hour. Then he assured her that, after he had counted four, she would wake up and not feel at all drowsy until bedtime. As a matter of fact, she remained so drowsy that she could scarcely walk to her cab or speak during dinner. The husband told her that he did not at all like this kind of treatment and urged her not to have recourse to it again. However, under the influence no doubt of the doctor's suggestion, she prevailed upon her husband to escort her once more. Then, again, there was a frown at the sight of the husband. "Do you want to come upstairs this time?" he enquired sulkily. But the husband naturally insisted on doing so.

Deriving, as cynical readers may easily surmise, no benefit from the hypnotic treatment, and feeling ill some ten days later, the lady sent for the doctor, and he came during her husband's absence. Then he said, quite abruptly, almost rudely, "It is really no use my attending you. Your husband has evidently been exercising a hostile influence towards my treatment."

To sum up. The doctor pretended in the first instance that he was reluctant about using hypnotism. He then insisted upon the presence of a friend or relation. On the arrival of the husband he did his best to deter him from going upstairs. The husband remained perfectly calm and passive throughout the performance. No hostility was expressed in any way. Then the doctor deliberately stated that he would not go on with the treatment because of the hostility of the husband. I leave my readers to draw their own conclusions.

ORPHANS AND OUTCASTS.

TRADESMEN'S CHILDREN AND ARISTOCRATIC "HOMES."

A Peckham reader, whilst appreciating the noble idea of providing for the love-child, asks, Can nothing be done for legitimate orphans first? She is prompted to make the enquiry by her knowledge of the sad case of a widow left with six children, ranging in age from ten years to two. When applying to orphanage offices in order to obtain the entrance into their institutions of one or two of her children, as it is impossible for her to keep them all, she is invariably told that, though they are very sorry for her, the "homes" are either reserved for waifs and strays, or for the offspring of the "clergy or gentry." There appears to be no place of refuge other than the workhouse for the orphans of tradespeople. The enquiries as to respectability made by the most likely society promised to drag on until the children had been doubly orphaned. Meanwhile the institution appeared to be absolutely unconcerned as to how the poor family were to exist. The six children are all healthy, the mother is young and strong and of an exceptionally bright disposition, but the strain of her present troubles is slowly undermining her health, and she has been driven to think seriously of qualifying her little ones for at least one institution by leaving them, and thus converting them into waifs.

PUBLICAN AND POLICE.

A PECULIAR SOUTHAMPTON CASE.

Two extraordinary cases have recently come before the Southampton Borough Police Court. It appears that a police inspector visited the Coxford Bridge Tavern and found a man named William Hurst singing there. Hurst, upon being asked to stand, "commenced to reel." He was thereupon arrested, but walked unaided to the police station, a mile distant, and an hour afterwards—at 9 p.m.—was visited, at the request of the landlord, who was naturally anxious regarding his licence, by the police surgeon for the district, who certified him as sober, steady in his gait and coherent in his answers. Despite this, at 11 15 that night bail was refused, and the following morning he pleaded guilty—being desirous of getting the matter over and done with—and was fined 5s. and costs.

Then came the turn of the unfortunate landlord, who was charged with "permitting drunkenness," but, in the face of the previous result, the justices unanimously dismissed the case. This is certainly paradoxical, and it is much to be regretted that Hurst should not have fought the charge against him. The action of the police in refusing substantial bail to the man after their own surgeon had certified him to be sober calls for severe comment, as their keeping him in custody naturally hindered the preparation of the landlord's defence, and prevented him from helping the cause of his trouble. The authorities should certainly institute an enquiry into the matter.

DOGS IN THE MANGER.

HOW A FOOTBALL CLUB CAN TREAT ITS PROFESSIONALS.

A professional footballer tells us that those following his calling have not the normal right of any other working man—that of free labour. In support of this statement, he says that he joined a first-class club a few years ago and received until his departure nothing more than the weekly wages stipulated in his agreement. At the end of the fourth season the directorate informed him that they intended to dispense with his services in April, which, of course, meant throwing him out of employment. Though, he says, it would naturally be supposed that he was at liberty to transfer his labour elsewhere and make his own arrangements with a new employer, that is not the case, and his old club—which by its action in dismissing him had dubbed him useless and worthless—says that he shall not be employed in another club in the English or Southern League until it receives a transfer fee of £300, though he went to it without a premium. He asks, "Is it fair?" Our reply is in the negative.

Mention our Insurance Act Referendum to all your friends.

THE PARASITICAL "PRUDENTIAL."

MORE ABOUT THE BLOODSUCKERS OF THE POOR.

The "Prudential" representatives are making some wonderful promises about the benefits that can be derived from joining their "Approved Society," and suggesting that the working expenses will be smaller than those of any similar body. As only a few shillings per annum is allowed for these expenses, it would be interesting to know from what source the enormous sums which are being spent in advertising are to come from. If from the amount allowed by the Government, they will make a terrible hole in the sum received for the first year's work; if they do not come from that source, we wonder whether the shareholders will pay them out of their dividends or whether they will, as with previous extraordinary expenditure, fall on the shoulders of the weakest members of the Company—namely, the Industrial Branch policy-holders.

Poor "Returns"—for the Insured.

The Returns of 17 Industrial Assurance Companies for 1910 show us some startling figures. The total income of these companies was £17,308,607. All that they paid in claims, surrender values, etc., was £6,507,865, this amount representing the total sum received by 31,000,000 policy-holders. There is left a balance of £10,800,742, out of which the expenses, bonuses to shareholders, etc., amounted to £7,633,346, being £1,125,481 more than all the money received by the whole of the policy-holders. Therefore, for every £1 paid in claims £1 3s. was spent in expenses. Then we find £327,455 was written off the value of securities, leaving a sum of £2,839,941, which has been added to the invested funds. What food for reflection these figures give us, and what a miserable return they show to the poor struggling policy-holders, many of whom sacrifice even the necessaries of life to keep up their payments!

Why has Mr. Lloyd George not tackled this question in his Insurance Act? It would be interesting to know how many members of the Cabinet and the Liberal Party are connected with Insurance Companies, either as directors or shareholders.

As to the "Prudential" individually, 52,671 more Industrial policies lapsed in 1911 than in 1910. As over 313,000 less policies were issued in 1911 in this branch than in 1910, and over 20,000 less in the Ordinary branch, the loss to the Company amounted to more than 386,000 policies. And this without taking into account the very large number that lapsed in the Ordinary branch, reducing the number in force in that branch by 2,203. So much for "the attack that failed" (*vide* Chairman's speech at annual dinner).

Some More Staggerers.

In sixty-three years the "Prudential's" income from premiums received, interest, etc., has been about £330,000,000. The total sum paid to those who have found all the money is £94,000,000, leaving about £236,000,000 to be accounted for. Reckoning the population of the British Isles as forty-six millions, the "Prudential" have had £5 per head for every man, woman and child more than they have paid back. For every £1 of income they have given about 6s. in return, and for every 1s. they have paid about 3¾d.

Exploiting the New Act.

In a recent issue we stated that we were curious to know why the "Prudential" were incurring such heavy expenditure to obtain members for their "Approved Society." Our answer has come plain and prompt. The agents when obtaining members are telling the people that by paying an extra penny to the Company special benefits will be granted. Let us at once "nail this lie to the counter," and inform the public that the extra pennies are for a further assurance policy which does not in any way affect the benefits of the new Act, and that if they have already agreed to pay the extra money, they are under no obligation to do so.

A Typical Case.

Here is a complaint from a lady dressmaker:—

> A Prudential agent has called on three occasions demanding to see me, but each time I have been engaged. To-day he called and stated he had been sent by Mr. Lloyd George, and he must see me. He then informed me that he wanted to see the girls engaged on the establishment (30 in number). I gave instructions for him to be allowed to see them. Shortly after I was informed that he was endeavouring to make them sign papers saying they wished to be insured in the Prudential Approved Society. I immediately stopped him until I had consulted my solicitor. After threatening me with policemen, fines, "heavy responsibilities," etc., etc., he eventually left.

It is certainly time that a stop was put to this intimidation and lying, but, as we have already said, the Government is practically at the mercy of the "Prudential," as it would be difficult to carry out the Act without the help of its 18,000 agents.

Extracts from Letters Received.

"Many thanks for the great assistance you have rendered to the outdoor staff and the assuring public. I have been bested as an Agent and a policy-holder. As an Agent I paid about £15 per year out of my wages as excess arrears which my superintendents urged me not to lapse. If 18,000 other Agents are doing the same, it is easy to see where the enormous profits come from."

Another letter says: "I beg to thank you for kindly inserting in your 'Letter Bag' the enquiry I sent you. I am pleased to say I got practically all I claimed for without any other assistance."

As with many human bloated objects, the "Prudential" is really nothing but a big cowardly bully, as the following shows:—"I have been corresponding with the Prudential for a long time, but could get no satisfaction. When I received your letter saying I could claim through the Courts and showed it to their Superintendent here, I had the money within 24 hours—every penny I had paid in."

A remarkable thing about our "Prudential" exposures is that in thousands of cases which are coming to our notice (letters arriving by nearly every post) the Company are trying to avoid litigation by persuading those who are paying on illegal policies, and policies obtained by fraud and forgery, to have them endorsed to the effect that the Company will pay on the maturity of the policies, thus proving to the hilt our charge that the Managers are quite prepared to wink at anything so long as they can continue to collect the premiums—no matter by what dishonesty or trickery the business has been obtained.

In our "Letter Bag" recently we published a plaintive appeal for help from two sisters who, five years ago, were induced to take out a policy each for 6d. per week, on the understanding that the moneys paid could be withdrawn after five years' premiums had been paid. They have paid £13 to the Company and have now been offered the miserable sum of £2 16s. 6d. for the absolute surrender of their policies and all the moneys paid. We regret we can do nothing for them, but we can warn others not to be deceived in a similar manner.

Claimed in Court.

We are glad to be able to say that owing to our exposures thousands of people have succeeded in obtaining from the "Prudential" premiums paid on illegal policies and upon policies where forgery has been committed. Hundreds of thousands of similar policies are in force to-day, and we invite our readers to see that their own policies are in order, and if they are not, to insist upon getting their money back. Two points of national interest have been made clear—*i.e.*, that unless you anticipate having to pay the funeral expenses of the person assured you cannot legally assure another person's life—unless, of course, holding some special financial interest in the life, and that even then you must have the signature and consent of the assured! In a case tried in Hull recently Judge Alexander gave a judgment for the return of premiums paid by a wife without the knowledge and consent of the husband and because the signature had been forged. In this case the Agent stated that the proposal was handed to him by a Superintendent, who asked him to witness the signature without ever seeing the person whose life was being assured; and he added, in answer to a question as to whether he did not consider he was doing wrong, "No, I did not think I was doing wrong. *I must have signed hundreds of them.*" Leave to appeal was granted, but only on condition that the Company undertook to pay the costs of both sides.

In another case Judge Lumley Smith made an order for the return of the premiums paid on the ground that forgery had been committed, and that there was no insurable interest.

Everyone has a Vote in our Insurance Act Referendum.

EXPLOITING GENERAL BOOTH'S DEATH.

FURTHER LIGHT ON OUR RECENT REVELATIONS.

It will be remembered that in our issue of July 20th we reproduced an extraordinary letter from Colonel Kitching, the present *aide-de-camp* to General Booth, addressed by him to certain Continental journals, offering to furnish them, on the death of the General, with articles, made to appear to be "written as from the outside with inside knowledge," booming Bramwell Booth for the succession to the leadership of the "Army."

We now have before us the following remarkable correspondence with Colonel Kitching on the matter:

The Salvation Army

INTERNATIONAL HEADQUARTERS.

Telegraphic Address: SALVATION LONDON
TELEPHONE: 6101 BANK (2 Lines)
In your reply please quote

101 Queen Victoria Street,
London, E.C.

Private & Confidential

July 20th 1912

Ingleton, New Barnet, Herts, England.

To the Editor,
"Breslauer Morgen-Zeitung",
Breslau.

Dear Sir,

Replying to yours of the 15th instant. The promised Articles are being prepared and shall be forwarded to you without fail, and with as little delay as possible.

In reply to your query. You may accept my assurance that you can publish the Articles I send you when the time comes without any anxiety whatever as to their being authentic. There is not the slightest possibility of any contradiction arising. You can hold this letter as your guarantee.

Yours faithfully,

THEODORE KITCHING

Colonel.

Redaktion der Breslauer Morgen-Zeitung.
Fernsprecher: 1427, 805, 184.

Breslau XI, Schliessfach 41, den.....191...
Herrenstrasse 29/30

15th July, 1912.

COL. KITCHING,
Salvation Army Headquarters,
Queen Victoria Street, E.C.

DEAR SIR,—I am as yet without the articles we have agreed to take from you upon the death of General Booth and in reference to his successor, and I shall be glad to hear when I may expect same.

Also please let me know whether we may take it that anything we may say in regard to Mr. Bramwell Booth's succession has his approval, as we do not, of course, want contradictions to appear after the publication of our article.

Yours faithfully,

F. M. MANASSE,
Sub-Editor.

And above is a reproduction in facsimile of the reply. There is no longer any reason for withholding the name of the journal.

We thus have Colonel Kitching's definite statement, with a written guarantee, that he is acting in co-operation with Bramwell Booth in arranging for an inspired and dishonest Press campaign to secure that individual the reversion to the Generalship of the Army as soon as his father is in his grave. Perhaps Mr. Bramwell Booth will *now* explain?

THE COST OF THE PARTY SYSTEM.

HOW GOVERNMENT LEECHES BLOODSUCK THE PUBLIC.

By T. Good.

People who are at a loss to understand what is wrong with the old country—why the struggle for existence is so fierce, why there is so much poverty, so many strikes, so many willing workers emigrating, and other evidence of discontent—would do well to give a moment's thought to our enormous and extravagant public expenditure. This, indeed, is one of the root causes of our social troubles. The average British citizen is being steadily bled to death by the rate- and tax-gatherer. We are bound to maintain army, navy and police; we are bound to provide for education, for the poor, for municipal services, and so forth; but there is no reason why we should submit to costly, ruinous administration. For example, there is no need to pay £30 a week salaries to State officials for work hitherto done at a fraction of the cost by friendly society men. Nor is there any reason why a "Junior Customs Clerk" should be paid £10 a week out of taxes levied upon poor people's tea.

Only fifteen years ago the total amount raised in the shape of State taxes and municipal rates was considerably less than £200,000,000 a year. The burden now amounts to £300,000,000 a year. While population has increased by about 12 per cent., public expenditure has gone up by more than 50 per cent. Roughly, there are about 10,000,000 families, or households, in the United Kingdom, so that under the twin headings of local rates and national taxes we are now burdened to the tune of £30 per family per annum. If that could be reduced by only £5—and a Business Government could soon do that!—it would do more to remedy the labour "unrest" and make Britain a decent place for industrious people to live in than a thousand "social reforms" such as compulsory insurance.

The Working Man Pays 7s. 6d. a Week.

Taxes upon tea and sugar, beer and tobacco, incomes and property, bulked together, are considerably higher here than in any other great country. And these taxes have got to come out of labour and enterprise. They take a much too thick slice off wages and profits, leaving less than ought to be left to provide the necessaries of civilised life. It is a moderate estimate to say that out of the wages of the average 30s. a week man, 7s. 6d. goes, directly or indirectly, to the State and the municipality, against 5s. half a generation back. On your pound of tea there is a tax of 5d.; on your ounce of tobacco nearly 3d.; on your glass of beer ½d.; on your glass of spirits 2d. or 3d.; even your condensed milk and dried fruits are taxed; and if you pay 6s. a week rent, nearly 2s. 6d. of that is for local rates, to say nothing of the extra prices on all commodities charged by your shopkeeper to cover his excessive rates.

How it is Squandered.

Now let the sweated workman, the badly-paid clerk, and the struggling tradesman, see how the public money, raised by rates and taxes, is squandered. At the Admiralty we pay the First Lord, a mere figurehead, who may be a barrister, a journalist, or simply the son of his father, £100 a week. His "private" secretaries are paid salaries running up to £1,000 a year—out of the public purse. There are assistant secretaries at £1,000 a year; principal clerks at £1,000; assistant principals at £800; clerks at £500; a librarian at £600—the salaries of the Department running well up to half a million. A private business firm would get as much work done, and better done, at a quarter the cost. So would a Business Government.

£40 a Week for a Novice.

At the Board of Agriculture the chief is a man without experience. He is paid £40 a week. His assistants have salaries running up to £30 a week. Clerks are paid as much as £16 a week. The Director of Kew Gardens has £1,000 a year, and the Assistant Director £600. The Chief Commissioner of Charities is paid £30 a week, and he has an army of assistants at salaries running up to £1,000 a year. The Chairman of Customs has £40 a week, and the Deputy Chairman £30. The Registrar of Friendly Societies has £30 a week. And so it is right through the Civil Service.

Our Costly—and Criminal—Board of Trade.

At the Board of Trade we pay a staff of almost criminal incompetents half a million a year. Mr. Buxton has £5,000 for presiding over an army of duffers who would ruin the richest private company in the world in a year. Ordinary clerks are paid as much as £10 a week. The staff of the Marine Department of the Board are paid salaries running up to £20 a week, yet they allow ships to be almost quadrupled in size without revising their regulations. Result—the *Titanic* crime. There is a special Labour Department, with special Labour Advisers, well paid to keep the Government posted on labour matters, yet when the great national coal strike came along the Government "were utterly unprepared for it." In the brief period of six years our Civil Service Estimates have gone up from £28,000,000 to £49,000,000.

One Servant—Two Salaries.

No great nation pays so much for the mismanagement of its public business as the United Kingdom. The *Financial Review of Reviews*, in a recent article on "Government Waste," gave us a few choice examples. In the Estimates for 1909-10, for instance, there appeared under the head of "extra remuneration," entries showing that the "Associate, King's Bench Division (Ireland)" received £367—in addition to his salary of £700, be it observed—and that the "Trainbearer," besides his £100 sinecure, got £367 as Registrar on Circuit. The Admiralty Marshal, salary £400, was also paid £183 for acting as Registrar on Circuit. A nation that pays £8 a week for an Admiralty Marshal in a place where there is no Admiralty business, and that pays £100 for a flunkey to carry a judge's train in the twentieth century, is surely damned!

The Admiralty Yacht Scandal.

The *Review* also called attention to the luxurious yacht *Enchantress*. This is one of the perquisites of the First Lord of the Admiralty. "Its cost must run into many thousands a year, and yet it is absolutely unnecessary for any substantial public object." The notion that the First Lord needs it for inspecting naval stations is "an agreeable fiction manufactured to conceal its real character." It is sometimes employed to take the First Lord up the Mediterranean, at a cost running into four figures, when this public servant could comfortably travel across France in the ordinary way for a few pounds.

Wasteful Woolwich.

The late Mr. W. S. Caine, one of the very few business men to be appointed a Civil Lord, soon discovered that the permanent officials at the Admiralty were paying *four times* as much for tools as they were worth. The late Mr. Powell Williams, another business man, made similar discoveries when he became Financial Secretary to the War Office, but "the permanent officials bitterly resented his insistence upon applying commercial methods to *national* work, and it was only when he found an astonishing instance of chronic waste at Woolwich Arsenal and exposed it to Parliament that he could carry his point," says the *Birmingham Post*.

Then on the public pensions list we have such items as these to be met out of taxes extorted from the poor:—

Earl Nelson (to all and every the heirs male to whom the title of Earl Nelson shall descend), £5,000 a year. Lord Rodney (ditto, ditto), £2,000 a year. Viscount Peel, £4,000 a year. Countess of Mayo, £1,000 a year. Rt. Hon. Lord George Hamilton, £2,000 a year.

New Insurance Jobs.

Now, to administer the new Insurance Act we have to pay chairmen £40 a week; deputy chairmen, £30; secretaries, £30; commissioners, £20; accountants, £20; assistants, £12 to £17; clerks, £11; inspectors, £11; auditors, £10 a week, and so on. In our municipal affairs it is pretty much the same. We pay enormous salaries for inefficient services. We elect duffers to represent us in Parliament and the Council Chamber, and we pay the penalty in a load of taxation and rates.

In only one department of our public services have we got anything that approaches reasonable and businesslike efficiency. That department is the Local Government Board. There we have got, in the words of the *Economist*, our highest financial authority, "*thrifty administration.*" It only remains to be said that the President of the L.G.B. is John Burns, and that John is neither a university product, nor a lawyer, nor yet a preacher—he is just a man.

Let us have YOUR opinion of the Insurance Act—see page 145.

OUR INSURANCE ACT REFERENDUM.

ENTHUSIASTIC RECEPTION OF OUR SCHEME.

The interest in our Referendum upon the National Insurance Act is increasing by leaps and bounds. Not content with simply recording their votes by placing crosses opposite the respective questions on the coupons, a large proportion of our "electorate" are inundating us with correspondence expressing (some of them in language more forcible than polite), their views on the situation. We are busily engaged wading through the huge batches of coupons which arrive by every post, and hope to be able to announce the result by the date we have indicated—August 8th. There can be no doubt that our scheme will result in a most valuable and approximately accurate diagnosis of the state of public opinion on this all-absorbing topic—as our readers comprise the intelligent portion of all classes of the community. Some of those voting have forwarded envelopes containing several coupons. We should in future ask such as do this to enclose the names of those voting, as it has been pointed out that there are people, either very hostile or very favourable to the measure, who might be disposed to give undue emphasis to their individual views. As our only desire is to ascertain the real feeling of the country, we want our Referendum to be strictly on the *one man one vote* principle.

We again append the rules to be complied with, and urge any reader who has not yet recorded his vote to do so with as little delay as possible. Coupons must be received not later than by first post Thursday, August 8th.

It will be observed that we provide for four alternative opinions. Those who approve of the Act as it stands have simply to put a cross opposite the first line. Those who thoroughly disapprove of it and think it should be entirely repealed, should indicate their opinion by putting a cross opposite the second line. On the other hand, there may be many who think that, subject to various amendments, the Act is a desirable measure, and such a person should place his cross opposite the third line. It must be distinctly understood, however, that there is no necessity at this stage to indicate the nature of the amendments desired—it is sufficient for our present purpose to have an indication of the view, which will be obtained by putting the cross opposite the third line, that the principle of the Act is sound, but that its details require revision. Then there is sure to be a large section who have not made up their minds one way or the other, but who are in favour of giving the Act a fair trial, whatever its merits or demerits, and they will place their crosses opposite the fourth line.

If the envelope is left *unsealed* and contains nothing but the filled-up coupon, a *halfpenny stamp* only is necessary.

(1) Are you in favour of the Act?	
(2) Are you in favour of repealing the Act?	
(3) Are you in favour of amending the Act?	
(4) Are you in favour of giving the Act a Trial?	

Simply place a X opposite any one, or more, of the lines in this Coupon.

HUMAN DOCUMENT.—CCV.

[In this column, every week, we publish particulars of some human derelict, whose case, after full investigation, we are able to recommend to the charity of our readers. We are happy to say that in this way we have already been the means of bringing comfort into many a wretched home. All amounts subscribed are duly acknowledged, and no deduction of any kind is made by us.]

FOURTEEN DAYS IN WHICH TO PAY.

Such was the decision of the magistrate at the Southwark Town Hall on Thursday last on the application by a poor father for time to pay arrears of rates and taxes. If he cannot raise the money—£1 6s.—within that time he will have to go to gaol, and his family into the workhouse. We bring this case before the notice of our good readers as a most deserving one. The father, aged 47, is an all-round man by occupation, but unfortunately he is out of work. He has a wife and four little children, 14, 12, 10 and 7 years of age. The woman is an invalid, with compound fracture of the knee and ankle, and is consequently unfit to work beyond washing and such like. The eldest child (a girl) has just left school, and would like to learn machining or obtain employment in a business house. She is intelligent and has a very good certificate from the Council schoolmistress at Walworth. The second child is also a girl, and the younger two are boys. This poor man is worthy of praise for the way he has brought up his children, and it is pitiful to see him thus stranded and unable to provide them with necessaries of life, and at the same time so pressed for £1 6s. for rates and taxes—part of it for the "poor"! He bears an excellent character and is a total abstainer, and we make this appeal in the hope that something may be done to save his home from being broken up and himself from being sent to prison for no fault of his own. Whilst out of proper work he has obtained a pedlar's licence, but the amount he is thus able to earn forms a miserable support for a family of six, and now that the school meals are knocked off during the vacation the children, too, have to go hungry.

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents" named:

CCII.—A. P., 2s. 6d.; "Self," 1s.; "Extra," 1s.; E. B., 5s.

CCIII.—"Tripol," 2s. 6d.; E. B., 5s.

CCIV.—G. W. F., 1s.; "Thankful," 20s.; E. D., 5s.; G. D. B. 20s.; A. T., 1s.; A. E. L., 10s.; E. B., 5s.; "Quemalk," 2s. 6d.; F. I., 5s.; J. T., 5s.; T. G. J., 5s.; J. H. N., 2s. 7d.; "Asyewould," 2s. 6d.

OUR COLLECTING BOXES.

By the kindness of many of our readers we are enabled to add to our "Human Document" fund by means of collecting boxes, which they are good enough to place on their premises. We shall be glad to hear from others willing to assist in this work.

LONDON.—Mr. G. Edwards, Clayton Arms, Kennington Oval, S.E., 1s. 6d.; Messrs. T. Claxton, 2, Gordon Mansions, Francis Street, Tottenham Court Road, 4d.; Mr. G. H. Dawson, Anchor and Hope, 41, West Ferry Road, Millwall, 8½d.; Mr. F. Attwood, Blacksmiths' Arms, 257, Rotherhithe Street, S.E., 2s. 4d.; Mr. W. Osgood, Bricklayers' Arms, Narrow Street, Limehouse, 1d.; Mr. H. Lee, Copenhagen, Salmon Lane, Limehouse, 6½d.; Mr. V. Wrigglesworth, Aberfeldy, East India Dock Road, 1s. 11d.; Mr. W. Bartlett, 85, Rolt Street, Deptford, 1s.; Mr. L. Bartlett, 251, Evelyn Street, Deptford, 2½d.; Mr. H. Pont, Campden Arms, Campden Street, Kensington, 1d.; Mr. H. Pullen, Churchill Arms, Church Street, Kensington, 1d.; Mr. R. H. Gillard, The Cedars, North End Road, W. Kensington 3s. 9d.; Mr. H. Bowden, 12, Lillie Road, Fulham, 4½d.; Mr. A. E. Heath, The Atlas, 16, Seagrave Road, Fulham, 3d.; Mr. E. T. Pimm, The Cock, Walham Green, 1s. 1½d.; Messrs. Cohen, 70, High Street, Kensington, 7½d.; Mr. W. H. Ampleford, Adam and Eve, Kensington, 2d.; Mr. E. H. Gilbert, The Crown, High Street, Kensington, 2½d.; Mrs. Bennett, Coach and Horses, Bruton Street, W., 1s. 7½d.; Mr. T. Matcham, 80, Richmond Road, Bayswater, 1½d.

LIVERPOOL.—Mr. F. Delderfield, Press Guards Hotel, 13-15, Solis Street, 2s. 6d.; Mr. G. Mackenzie, Channel Fleet Hotel, 275, Grafton Street, 2s.; Mr. J. Tuchy, 24, Duncan Street, 7d.; Mr. P. Heffron, 75, Soho Street, 3d.; Mrs. Munroe, 176, Mount Pleasant, 6d.; Mr. W. A. Carroll, 187a, Stanley Road, 8d.

SHEFFIELD.—Mr. C. H. Fisher, Royal Exchange Hotel, Garden Street, 1½d.; Mr. Athorne, Broad Street, Park, 4d.

EDINBURGH.—Mr. J. Archibald, 10, Rodney Street, 2d.; Mr. A. Blair, 53, Rodney Street, 4½d.; Mr. Robert S. Horne, 11, St. Vincent Street, 5½d.; Mr. J. A. Archibald, 30, St. Stephens Street, 7d.

Total, £1 5s. 8d., of which we have allocated to CCII., 15s. 8d. and to CCIII., 10s.

Everyone has a Vote in our Insurance Act Referendum.

PRISONERS AND CAPTIVES.

By Jim Crow.

[Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective, cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinions—or his life.]

I often receive appeals on behalf of discharged prisoners. I hear terrible tales about their being hounded out of employment by police inquisitors, denied all hope of rehabilitation, driven to choose between a return to captivity and a refuge in the river. Such talk always convinces me that there is something rotten in our penal code, something damnably Danish.

H. S. H. the Devil.

But I have now met a philosopher, who argues from the perfect person's point of view. "Sir," he told me very plausibly, when I met him on the Embankment, "I have never stolen or raped or committed bigamy or burglary, but I can't find any work either." The two issues, however, are quite distinct. We may deplore unemployment and yet feel very sorry for ex-convicts, who are tacitly invited to commit fresh crimes. I admit that the prodigal son's brother made out a good case, but my sympathies are all with prodigals and (like His Serene Highness the Devil) I can quote Scriptures in favour of feeding them on fatted calf.

Privacy for Plaintiffs.

I admit that the law ought to have no feelings, no human emotions. As a matter of fact it is usually as hysterical as an old woman, as undecided as a bog-trotter. Here is a strange fact which I have noted in every country. Public opinion and the convictions of Courts are always oscillating between undue clemency and extravagant severity. You find a simple, almost childish, certainly ill-balanced attitude, which will be condemned both by the friends of captives and the exponents of severity.

I can think of many arguments in favour of Law and Order. But judges and juries ought never to be allowed to see a plaintiff or a defendant or a witness, particularly when the sex is feminine and the lady wears a hobble-skirt. How can you expect a male judge and jury to be utterly unaffected by the demeanour of limpid litigants, the simper of a flapper-at-the-bar, the cut of the clothes of a co-respondent?

Acquittal by Appearances.

If, in addition to such extrinsic prejudices, you find waves of extenuation and frenzies of ferocity, the lottery of the law is reduced to the level of a swindling sweepstake. Or the clever solicitor (if such an one can be deemed to exist) will call in sartorial experts to decide what ties and furbelows have the best forensic fitness. This is the keynote to the unwritten law, as practised by Judge Lynch in Yankeeland and President Frog on the banks of the Seine. Look nice and you are sure of acquittal; have my criminal cast of countenance, my fawnlike prick-ears, my sloppy mouth, and you may be sure of penal servitude whenever you dare to look over a hedge. Of course, some smug snuffler may suggest that it is our own fault for looking so cynical when we really prefer conscience to concupiscence. But I still pray—Tillettlike—for the indifferent administration of justice.

Respect of Persons.

Democrat as I am, opponent as I am of one law for the rich and another for the starver, I do think that there is a ghost of a shadow of a semblance of a will-o'-the-wisp of an argument for treating offenders according to their antecedents. Take my case and suppose, just for the sake of argument, that I have been found guilty of arson or arsenical poisoning. Well, I have been lapped in luxury from my tenderest years, I would rather starve than pick plates in a cheap hostelry, I must have the best of everything, I wage war against the treacherous tenets of self-denial. How hideous for me to live in a stone-cell, sleep on a plank-bed, suck skilly, wear canvas-backed ducks studded with broad arrows. Yes, yes, I know you think I deserve anything if I burn Lord Devonport's hayricks or run away with my neighbour's dog. But listen for one moment. Take the case of a naughty man, who has done precisely what I did. He is thankful when he can get skilly for supper; stone walls are an improvement on the Embankment; broad arrows are a better protection to the body than bare skins and rude right hands. Do you then deter him from arson as efficiently as you do me when you prescribe gaol as the punishment of the offence? I need only put the question to enable you to answer it for yourselves, however stupid you may be.

Noble Obligations.

And yet, and yet, this sounds foully Tory. Just because a man has been oppressed all his life, there is no reason for giving him extra doses of hardship directly he is entangled in the machinery of peaceful persuaders. Unless you cut out his eye-balls or thrust pine-apples down his gullet or filled his ears with honey and let wild red ants upon him, you could not frighten him into Plymouth brotherhood or keep him away from Plymouth gin. But such punishments are not popular among humanitarians, though they have no efficient alternatives to offer. So it comes to this: that ragged, starving, reckless people escape automatically from the clutches of the law. Even Jack Ketch has no terrors for the suicidal maniac. Whereas I, even I, who insist on my Cantaloupe melon being sufficiently iced, who sneer at Pommery 1904, who raise Hall Caine (I mean Hell and Cain) if my Beloved is offered a green eider-down, should lose hope, credit, every desire to live if I suffered an hour's detention at Bow Street. Is this fair? I am not sure. Perhaps it is. After all, *noblesse oblige*, as Lord Tom-Noddy said when he refused to meet a right honourable commoner at luncheon. To whom much is given, from him shall much be required: if I have the biggest brains in the world (Churchill, Voltaire, Bottomley and a few others perhaps excepted); if I command the love of women and the friendship of kings and the sympathy of Tower Hill more convincingly than any other angel, I ought perhaps to be flayed alive if ever I make a little lapse.

Pardon Protects.

Hang it all, the only concern of law-givers (*givers* at £400 a year!) is to defend Society against evil-doers. But is punishment in itself a sufficient safeguard? Pardon also stands part of the protection of the public. It would be unwise to confer immunity upon crime, but it is also dangerous to overwhelm a criminal with despair when he has paid his penalty and craves our mercy. If he were a slave of Peruvian pariahs or a captive of Barbary corsairs, he would at least be given a roof to his head and enough Indian corn to keep flesh and bones together. But when a poor house-breaker has satisfied the claims of society by picking oakum uselessly for a number of years, he is prevented from earning a livelihood or in any way making amends. He is automatically condemned to a painful, lingering death by starvation, exposure, cruel (may I not say criminal?) neglect. I plead for pardon for all such as regret their indiscretions and mean to become good citizens. Remember that crime is usually a disease and could be cured much more easily than cancer. Remember also that it is not good for man to be alone. I would permit prisoners to enjoy the pleasure of female society from time to time. What a popular Home Secretary I should be!

Liberty for Libertines.

I plead also for liberty for prisoners. Many of them (especially Suffragettes) escape punishment by developing disease. But others have unwarrantable additions to their sentences. I am told on high legal authority that, when a captive falls ill, the prison-doctors are permitted to operate and experiment upon him without his consent. Considering the ignorant curiosity and malignant imbecility of most doctors, I am afraid that torture has not yet been abolished in penal establishments. Then again, what safeguards are there against the brutality of warders, the curtain lectures of pompous parsons, the petty persecutions of ill-tempered martinets? Why, I am told that there is not even proper protection for weaklings against the violent assaults of old gaol-birds. One more question. It may be necessary to starve the bodies of roughs, but need you starve cultured minds if you are really bent on regeneration? Mr. Churchill acted humanely in providing concerts and lectures for prisoners, but why restrict their reading to the Bible, wonderful work though it be?

I may not have preached a sermon this week, but I think I have afforded some skilly for reflection.

Our Insurance Act Referendum——

AN OLD OAK STAIRCASE.

THE STORY OF A DEAL IN THE ANTIQUE.

By RICHARD MORTON.

The Earl of Oofless, of Stonebroke Hall, Flintshire, was in want of ready money. Other peers of the realm have been, are, or will be, in a similarly sad position, but the noble Earl would have gathered no comfort from the fact, had you told him of it. His position of poverty was personal to himself, and the troubles of others were of little interest to him. He had enough of his own to go on with.

"I must get a thousand from somewhere," he was saying to Jinks, an old friend from town, who had actually found his way to Stonebroke Hall for a few days.

Jinks was a man of many schemes, a man who knew lots of things. "Haven't you anything you could sell?" he asked.

"No," groaned my lord, "and, if I had, I'd have sold it long ago. Everything's gone except the heirlooms, and some of them, too, I expect. Pictures, armour, plate, tapestry, even furniture—all vanished, melted, disposed of."

"Nothing in the ruined wing of this old house?"

"The wing is empty."

"There's an old oak staircase there, rather a fine bit of work. Sell that."

"Yes, perhaps not! Cut it into blocks, and I'd get about ten shillings a load. Wouldn't pay for the men's labour."

"If I get you a thousand down for the staircase, will you give me half of all I get above that amount?"

"My dear Jinks, you are dreaming. Go to bed."

"If I get you a thousand, will you agree to the other terms?"

"Am I dreaming, or have you a magic wand? I'll agree to any terms you like, but I think you ought to see a doctor for brain trouble."

Jinks only laughed. Then he explained matters a little, and the Earl of Oofless began to see daylight. The outcome of the confab was that Messrs. Siegfried, the famous dealers in antiques, sent down some of their most expert workmen, and the old oak staircase was removed in sections to their showrooms in Piccadilly.

A day or two later paragraphs appeared in all the London newspapers, followed by special articles and photographs and pictures. Furious connoisseurs and indignant patriots wrote long letters asking whether England was aware that one of her most priceless possessions, one of the glorious treasures of her past, was on the point of leaving its native shores, was actually going to America, never to return?

The unique object in question was nothing less than the renowned old oak staircase of Stonebroke Hall. There was no other staircase in the world to equal it for beauty of design or historic interest. It was the work of Inigo Jones and Grinling Gibbons. Edward the Black Prince had fought at the head of it, single-handed, against the invading Danes. Queen Elizabeth had occupied that staircase with Sir Walter Raleigh when "sitting-out" a bunny-hug dance. The Duke of Wellington had carved his initials on it, the night before leaving England to fight the glorious battle of Trafalgar. History was rent in twain during the plea for the preservation of the relic.

Messrs. Siegfried explained that the staircase had been bought for four thousand pounds by an American, but the purchaser, because he loved England, was willing to re-sell to an English buyer at the same price for spot cash.

* * *

After the agitation had lasted three weeks, Jinks took down to Stonebroke Hall a cheque for four thousand pounds and split it up with the Earl on the agreed terms.

"By Jove!" said his lordship, "but you managed it beautifully! The scheme was a stroke of genius."

"Oh, it's getting rather stale now," said Jinks, "but it worked out all right this time. By the way, I may tell you that, after all, your infernal bit of woodwork was bought by a pork-packer from Boston!"

LETTERS WE DID NOT RECEIVE.

To the Editor of JOHN BULL.

DEAR SIR,—I'm sorry I lost control of myself on Tower Hill last week. As you know, I am not the sort of man to shelter myself behind a false excuse; but you also know that for many months I have been far from well, and when the body is out of sorts the mind is liable to indulge in freakish actions. Under normal conditions it would never have entered into my head to ask my audience to join me in a prayer for the sudden death of Lord Devonport. At the same time, I was neither intentionally nor consciously blasphemous. Burning with sympathy for the sufferings of the transport strikers and their starving wives and families, and hot with indignation against the callous cruelty of those who, for the purpose of forcing a formal surrender from the workers, do not hesitate to perpetuate those miseries, I, in the heat of the moment, said what I felt would call down the most obloquy on the head of our chief enemy, without, however, the slightest impious intention, or any desire for the literal fulfilment of my petition. In other words, my extempore prayer was merely a figure of speech, and I am sorry now that I indulged in it.

I understand that there is a movement afoot amongst some of the more lukewarm strikers to depose me from the position I have occupied throughout the strike. I shall not resist. I have given the best years of my life, and spent my strength ungrudgingly on behalf of labour, and if my methods do not suit the conditions of to-day, and my retirement will serve the cause more usefully than my continued activity, I will gladly withdraw from the battle, conscious of the honesty of my intentions, and comforted with the thought that I have at least done something to improve the conditions of my fellow workers.

Yours, etc.,
BEN TILLETT.

SIR,—I admit quite frankly that I have been callous, even brutal, in refusing all offers of compromise from strikers who are now sorry they struck. I will even go so far as to apologise for being yet alive. God and the Devil have both been asked to take me, but neither seems in any hurry to offer hospitality. If I had had sufficient foresight I would have gone out in the *Titanic* and shared a watery grave with Mr. Stead. Anything to oblige my old friend Ben, whose only fault is that he forgets to complete his prayers by fasting.

Do please remember, if you really want a Business Government, that I am a "business man." A man must live, even when thousands of people are praying for his death. And I am living quite well, thank you.

Your most humble and obedient servant,
DEVONPORT.

SIR,—I am free to confess that the election at Crewe indicated a large majority for the Government policy and that they will now be misrepresented by a "Conservative" member. I did say that his majority was not merely an indication of the dawn, but a sign that the sun had risen. That, however, was only at a common or garden party, for the edification of partisans. Indeed, I may whisper quite privately that it was all moonshine. Besides, the Rising Sun suggests a public-house, so the simile was not inappropriate to a convivial occasion.

Perhaps, too, I did go rather far when I said we should use any means—whatever means seemed likely to be most effective—to deprive the Government of the power they have usurped; and when I added that this was all we should think about. Of course I am very anxious to turn the Government out, for as I am now nominal leader of the "Unionist" party, I suppose I shall get a decent post when we return to office. But I ought to have qualified my statement and said we should use any *legitimate* means. My excited audience may have been misled to the conclusion that I advocated civil war. Whereas, of course, I know very well that if Ulster did mean to fight it could not hope to find the might. Still, we must "kid" them a bit and bay the moonshine if we are to keep our Party spirits—and funds—up.—Yours sincerely,

BONAR LAW.

Will be a true test of public opinion.

OPEN LETTERS, POSTCARDS AND TELEGRAMS.

To the Right Hon. Winston S. Churchill, P.C., M.P., Admiralty, Whitehall.

Dear Sir,—Permit me to congratulate you on the admirable tone of your recent Parliamentary utterances concerning the Navy. I, for one, rejoiced when you exchanged the comparative retirement of the Home Office for the busy affairs of the Admiralty. I have noted with profound satisfaction that you have elevated the vital concerns of your office above the turmoil of Party strife and have evinced a praiseworthy determination to do your duty to your King and country without fear or favour. You have rightly refused to allow quixotic or sentimental notions to influence your judgment, and you have never for a moment allowed yourself to be intimidated or cajoled. By all these means you are fast winning for yourself a place in the confidence of the people, who will revere your name when noisier men have passed into suitable oblivion.

It is not to be expected that you will escape criticism, but be assured that you have the solid support of all the best elements in the nation in your stand for an invincible fleet as a guarantee of Imperial supremacy and national security. You have correctly interpreted the deep-rooted sentiments of the people. As a Party man you were not at your very best. For you is reserved the higher rôle of constructive Imperial statesmanship.

John Bull.

To Sir James Barr, M.D., President British Medical Association.

Dear Doc.,—I should have thought that the training of your great profession would have taught you habits of restraint in language. Doctors, I have always understood, were instructed to think and not to shout. There is a difference, I am well aware, even in the lecturers of the schools, but you will have noticed that they all have this in common: They do not make their subject clearer, or their argument more convincing, by getting angry about it. It is a pity you have not profited by your experience in this respect in your criticisms of the Insurance Act, in which, I freely admit, there is plenty to criticise. The public do not estimate these outbursts of rhetorical violence seriously. Whatever may be their doubts or their certainties as to receiving ninepence for fourpence, whatever their objections to compulsory insurance as employers or employed, the public are quite alive to the fact that you, sir, and the members of the British Medical Association who follow your lead, are not opening all the sluices of abuse and marshalling all the forces of wrath in their interests, but in your own. They are aware that you are at the head of a big trade union operating for ordinary trade union purposes; they know that the success of your agitation will have to be paid for by money drawn from their pockets; and I am inclined to think they realise that, even if an illustrious Chancellor of the Exchequer does give them ninepence for fourpence, they will not be compensated if they have to pay the highwaymen of the British Medical Association half-a-crown for threepence.

The intemperance of your interminable vociferation stamps you as a political partisan. Your address from the chair of the Association a few days ago, instead of being the reasoned argument of a just and balanced mind, was the philippic of a party hack. Now that the Act is law, I look to you and your profession to help its working—at any rate during that period of probation which it is now undergoing. Later on, we will all take a hand in its amendment—drastic and comprehensive.

John Bull.

To the Right Hon. John Burns, M.P., Local Government Board.

My Dear John,—Shush! Not a word! Between ourselves, you have been observed shying penny balls at the Old Aunt Sally at Earl's Court. Some even say you carned a milky coco-nut, and others that you came away with a "Flor de Fumigatio" for knocking down a figure of yourself, though it seems you could have had goes at Lloyd George, or Keir Hardie, or Will Thorne; but I know you love them too dearly. Disguise yourself more one of these evenings, and I will stand you a turn on the joy-wheel, the wiggle-woggle, and the bucking horses. It *is* a jolly place, isn't it?

John Bull.

To the Duke of Richmond and Gordon, K.G., Chairman of Magistrates, Chichester.

May it Please Your Grace,—The various decisions at which you and your colleagues of the county bench of Chichester arrived in the extraordinary series of cases presented to your notice by Mr. Joseph Jubb, Clerk to the District Council of Bognor, are conspicuous for their complete satisfaction alike of the claims of duty and of justice. Those actions, at once impudent and unjustifiable, ought never to have been brought. Take two cases as typical examples. In one a cabman was summoned for plying for hire without a licence, though in fact permission had been given by the Inspection Committee, "for what it was worth," to go on the rank pending the granting of the licence. The Council seem to have selected this man for prosecution out of sheer spite for some paltry dispute with his fellows on the cab rank.

The second case was that of a man summoned for exposing fruit for sale outside the market, and here, again, the motives of the Council are not above suspicion. They had recently levied an illegal toll, concerning which your Grace acutely and legitimately remarked, "It is not a very pleasant word to use, but this occurs to me as something very near blackmail." Though they had no right to collect the toll, the Council had practically said, "If you pay this toll for trading in the street we shall not prosecute you as we have a right to do; and you may infringe the law as long as you desire. We will wink and say nothing." The defendant was one who boldly said he would not submit to this blackmail, and did not pay. Because he would not do so, the Council summoned him.

I am glad your Grace made short work of these impudent cases, requiring the complete withdrawal of the one, and contemptuously dismissing the other; and that others of a like kind shared a similar fate.

John Bull.

To Sir George Smith, Delegate to Wesleyan Conference, Liverpool.

Sir,—I am glad that the assembled Wesleyan delegates were wise enough to take your advice and to abandon their silly notion of condemning the Territorial movement—just because in some cases drilling takes place on Sundays. You doubtless hold that members of the Territorial Force are performing a sacred duty in fitting themselves to defend their altars and their homes. Your action will be commended by all those who—while fearing God—delight to honour and serve the King.

John Bull.

To Sir Sam Fay, General Manager, Great Central Railway.

Sir,—Hearty congratulations upon the well-merited honour recently conferred upon you by His Majesty. I have watched your commercial career with much interest, and have greatly admired the perseverance and courage with which you have surmounted all obstacles and climbed to one of the most influential positions in the railway world. You have the "infinite capacity for taking pains" which Carlyle called genius, and your administerial ability, knowledge and experience are national assets.

I hope that sooner or later room will be found for such men as you at the Council Table of the nation. You would be an ideal member of a Business Government.

John Bull.

To Dr. Waldo, Coroner, London.

Convey deepest sympathy with relatives celluloid fire in London. Strong opinion all celluloid should be specially stored, and roof-to-roof escapes in City warehouses provided.

Bull.

To Chief Government Whip, House of Commons.

You were almost tricked into Government defeat the other day. Let him that thinketh he standeth take heed lest he fall.

Bull.

To Ben Tillett, Deckland.

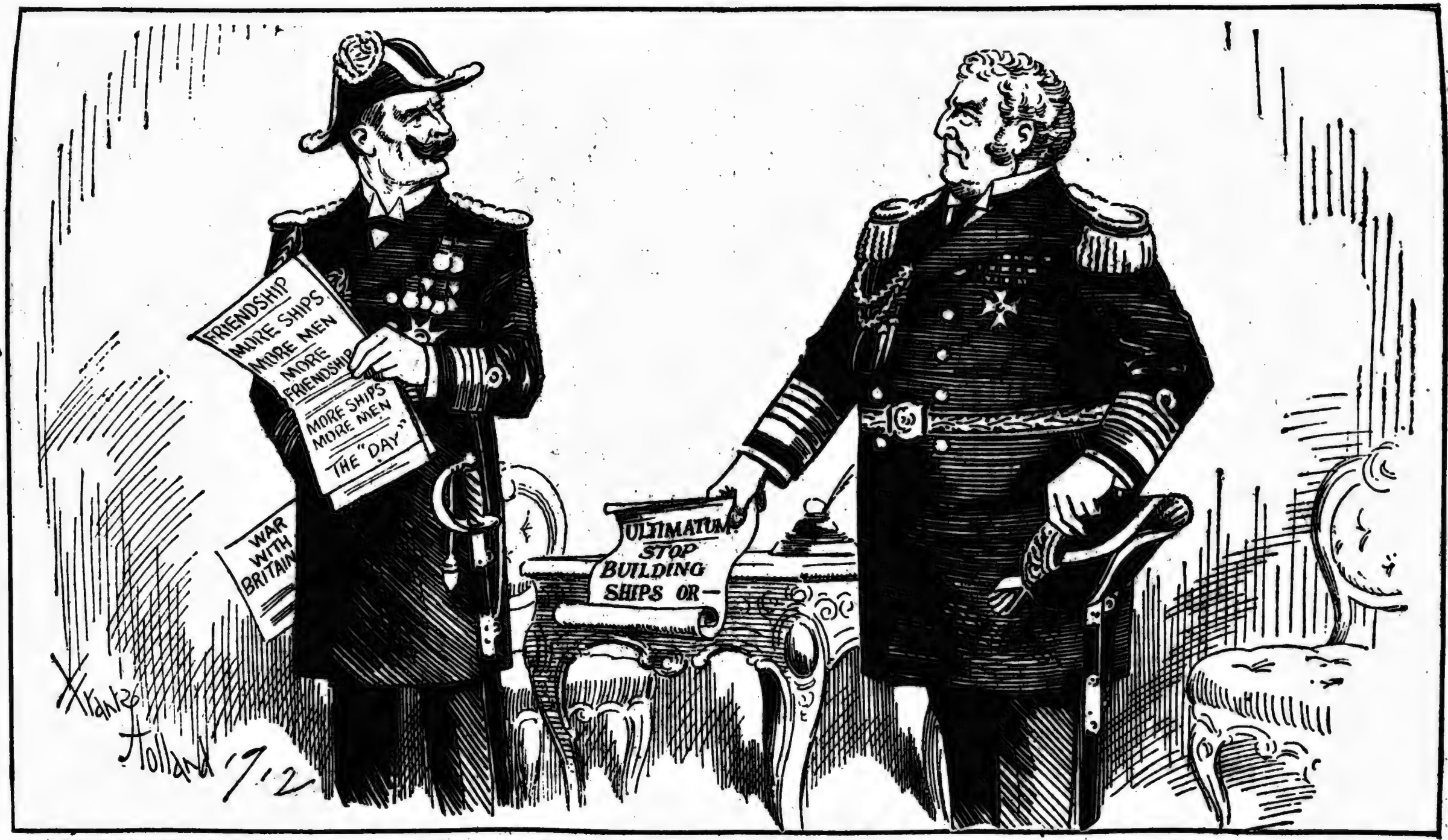
Wasn't it rather a slip to suggest that God doesn't want Lord Devonport? Was he *sure* to go to Heaven?

Bull.

Our Insurance Act Referendum—Particulars on page 145.

IN THE PALACE OF TRUTH.

(A few words that ought to be said there.)



ADMIRAL JOHN BULL: "Sire, you are building a fleet with the specific object of destroying my own and crushing out my national existence. You are wise enough to wish to choose "The Day." But I will choose that; and I choose TO-DAY. There is my ultimatum!"

AUGUST 3RD, 1912.

JOHN BULL.

JOHN BULL IN THE CITY.

THE STOCK MARKETS.

By "Verax."

We seem to be in the face of a rebound in Consols, the recovery being apparently based on purchase by bankers and Sinking Fund operations. The improvement in Home Rails, too, is likely to have a favourable effect upon the markets generally, but home politics have, of course, to be taken into consideration. Yankees and Coppers have firmed up again, and Mr. Pierpont Morgan is very Bullish on the business situation in the United States. With regard to Copper some interesting developments are taking place, the effect of which will be felt probably in the autumn, and developments in connection with the General Electric Company in the States point to a vigorous policy of development in the electrical industry, which is one of the largest users of copper.

The American Market.

As I anticipated, Yankees have had quite a nice little spurt, and traders on the Bull side have had no reason to complain. One of the features has been the continued advance of *Great Northerns* to the new high level (of this year) of 143; in fact, all "Hill" stocks have met with good support, and *Milkwaukees*, at the present price, appear an attractive investment. The business in the *Steel* trade still holds very good, and in spite of all the "Stanley Investigations," steel shares are a firm spot in the Industrial section. I should not be surprised to see a slump movement ere long in this quarter.

Consols Collapse Upsets Bank Market.

The serenity of the bank-share market has been rudely upset by the heavy depreciation in *Consols* and other gilt-edged securities, of which the banks are such large holders. As "Bear" sales cannot be made of bank shares, it is evident that some holders have been selling out. The fall in *Consols* should not have taken readers of these columns by surprise, but it would almost appear as if the premier security had touched low-water mark last week when the quotation fell to 73⅛, from which point they have now rallied. Learning wisdom by experience, the Chancellor of the Exchequer is devoting £5,000,000 out of his recent Budget surplus to Sinking Fund purposes, while also investors have been attracted by the better yield now offering. But if *Consols* have at last become more attractive, London Bank shares are even more so, owing to the moderate relapse. Take, for instance, *London City and Midland*. These shares can now be bought at about 45½, although the half-yearly dividend has been maintained at the rate of 18 per cent. per annum, which has been forthcoming since 1905. Yet the present quotation is much below the price ruling at one time during the latter year, while the yield is as much as 5 per cent. Then, again, the half-yearly profits of the *London County and Westminster* increased by £15,489, *Bank of Ireland* by £14,996, *Union of London and Smiths* by £6,368, etc. Ample provision has been made by the banks for depreciation and all other known contingencies, and the prospects for the current half-year are encouraging.

Home Railway Dividend Lessons.

Now that the majority of the Home Railway half-yearly dividends have been announced, it is possible to draw certain very interesting conclusions therefrom. The market, in its present chastened mood, has been thankful for small mercies, and the fact that the dividend reductions in the case of the important companies have not exceeded 1 per cent. per annum has been received with gratitude. In the case of the *Great Northern* the board have distinguished themselves by actually paying the same rate as a year ago, but at the cost of cutting down the amount carried forward by about half, and of dispensing with the £20,000 placed to special renewals a year ago. The *South-Western* is another company which had boldly taken the bull by the horns, and instead of placing £30,000 to reserve, has actually drawn upon the reserve for £45,000 in order to improve the distribution. The conclusion to be drawn is obvious—viz., that much better results may be expected during the second half of the year.

Nigerian Tin Shares Still Dull, with a Few Good Spots.

It cannot be said that Nigerian Tin Mines are particularly lucky just now, as a cablegram from the *Bisichi* gives details of damage done to the pipe line by heavy floods, and it is feared that the repairs will result in fresh delays. Thus they first had the drought, and now floods! *Bisichi* thereupon, are rather weak, and *Anglo-Continental* are down again in the neighbourhood of 1, while *Naraguta* are slightly firmer on the report that they will absorb the *Naraguta Extended*, and *Keffi* are steadier at 6s. *Champion Reefs* and *Lucky Chance* appear to have had their chance for the present and are easing off again, while, on the other hand, *Bauchi* are pretty firm, the rest having moved very irregularly. In the meantime, tin in the metal market is very firm, and has advanced again to 202½.

Oil Shares Dull, but Many New Issues Pending.

Oil shares have suffered somewhat from the offering of *Shell Transports* and *Ural Caspians*, the former dropping to 5, while the latter are in the neighbourhood of 3. *Anglo-Persian Debentures* are lower, and Maikop shares are just now under a cloud, but as soon as the output of the leading producing companies increases they will doubtless recover. After all, the *Netherlands Colonial Petroleum Company*, which is identified with the *Standard Oil Trust*, has made an agreement with the *British Borneo Petroleum Syndicate*, under which the *Netherlands Colonial Company* undertakes the development of 30,000 square miles in British North Borneo, over which the Syndicate holds exclusive petroleum rights. This evidently is the reason for the relapse in *Shell Transports* and also in *Royal Dutch*, which have fallen sharply in Amsterdam. This, of course, means sharp competition for the *Shell Transport*. *Russian General Petroleum* have relapsed to 1⅛ on realisations, after having touched 2⅛. I hear that a large number of Oil Companies are in preparation for issue in September, when for some reason or other an Oil boom is expected. It is very curious that *Red Sea Oil* shares should be so flat at ⅛, and *Egyptian Oil Trust* at 3. What is the matter? *Trinidad Oilfields* have relapsed, apparently on the refusal of the *Consolidated Goldfields of South Africa* to take up the *Trinidad Oil Companies*, which they had under option, but I suppose other groups will be found to take them up.

A Preliminary Canter in Rubbers.

I have nothing much to add to my previous remarks on rubber shares, except to point out that the recent improvement has been in the nature of a preliminary canter, and has shown that the market is fully ripe for an improvement, which may, barring unforeseen circumstances, be initiated in September, when people are beginning to return from their holidays. In the meantime, the leading companies continue to strengthen their position by effecting large forward sales, and rubber for delivery during the whole of next year is not available at under 4s. 6d. per lb., and then only in very moderate quantities.

NOTES.

New York Life.

That was a strange case which came before the Court the other day in connection with a policy for £100 issued on the life of one Mark Killeen, for the benefit of his wife and children. No children being at the time born and Killeen being unable to continue paying his premiums, the policy was assigned by him and his wife to one of our readers, a Mr. Egan, the assignment being duly endorsed by the company. Our reader continued to pay the premiums for the full remainder of its term, such payments amounting to about £85. Shortly afterwards Killeen died, his wife having predeceased him, and in the meantime some children had been born. The company now declines to pay the amount of the policy to Mr. Egan, contending that Killeen had no right to assign it. Mr. Egan, on the other hand, naturally complains that in these circumstances they ought not to have endorsed the assignment and to have accepted the premiums from him. We quite agree that the assignment is technically invalid, a legal trust having been created for the benefit of any children of Killeen's marriage. We are sure, however, that the company, having received payment in full of the premiums, will act fairly in the matter.

Stock Exchange Clerks.

We have had submitted to us certain correspondence between a Stock Exchange clerk and the Committee, in reference to the present system of employing outside assistance in the Settlement Department, the contention being that there are many thoroughly reliable clerks and ex-members, between the ages of 40 and 70, who have given their life services to the businesses and cannot now get permanent employment. The complaint seems well founded.

The Insurance Act. All those IN favour—fill in the coupon on page 145.

THE QUEENSLAND LOAN.

With reference to the criticism which we directed against this issue, we are not surprised to learn that the underwriters were "stuck" with about 90 per cent., and that the stock is now at a considerable discount.

BRITANNIC "BENEVOLENCE."

A "Satisfied Pensioner" thinks the paragraph we recently published under the above title unfair to the Company. He says he represented it for thirty-three years, and has just retired on a pension, and adds, "the manner in which they dealt with my case justifies me in saying that it was not exceptional treatment, but rather marked the manner in which they would deal with every representative." "J. H. H." (Barry Dock) also testifies to the generous treatment which she received at the hands of the directors upon the death of her husband. "Fairplay" (Gateshead-on-Tyne) tells us that the Company "proved most generous" to her husband, who was an agent for nearly twenty years, granting him a pension for two years, and also granting her daughter a small book to collect. "Widow" (Falmouth) gives similar testimony. "W. S." (Bolton) tells us he served for many years as an agent, and on being compelled to give up on account of ill-health was granted a pension for life, not only to himself, but also to his wife, should he predecease her. "B. B." (Huddersfield) "worked for the Company as an agent for some years, and met with practical assistance and every consideration," and on being obliged to give up owing to ill-health was "treated very generously indeed." We willingly give this side of the picture. We must be fair—even to Industrial Assurance Companies.

RAPHAEL TUCK AND SONS.

At the 11th annual ordinary general meeting Sir Adolph Tuck, Bart., the Chairman, in moving the adoption of the report, said he thought he might fairly claim that not only was the past year's trading satisfactory, but that the report presented gave every indication of a continuation of the forward stride which the last three years of the Company's business had steadily exhibited. One of the most encouraging features of the year's results was the fact that a considerable increase had to be recorded in the Christmas, New Year and other departments. Another specially satisfactory feature was that the increased profits had been contributed to in their due proportion by their branches in Berlin and Paris and by the expansion in their overseas trade. The coming year exhibited an equally happy state of affairs. The net realised profit during the past year amounted to £36,488, out of which the directors proposed to pay a dividend of 7 per cent. for the half-year, making 6 per cent. for the year.

THE EMPIRE TRANSPORT COMPANY.

The annual report and balance-sheet just issued reveals a very different state of affairs from that of the Houlder Line, although both are managed by Houlder Brothers and Co. After paying 5 per cent. interest on the ordinary shares, as well as 6 per cent. on the preference, there is £40,000 placed to depreciation fund. This, however, is a myth, as the loss on the sale of two steamers, *Everton Grange* and *Empire Transport*, practically decreases the item to £989. Still, this is better than the affairs of the Houlder Line, which is practically in debt to the extent of £7,450, with the depreciation fund £325,000 behind, with no dividend on either preference or ordinary shares for the last nine years. The facts bear out what we stated in a recent issue, namely, that the Houlder Line is subservient to outsiders' interests. It must be remembered that the Houlder Line belongs to the general public, whereas the Empire Transport Company, to all intents and purposes, belongs solely to Houlder Brothers and Co., the directors and their personal friends.

VACUUM ELECTRIC AND GAS HEATING APPLIANCES CO.

We understand the statement that Major-General Sir Norman Stewart, K.C.B., is chairman of this company is incorrect, although at one time it was hoped that he might be secured for that position.

THE CAPE SHIPPING RING.

In view of the renewal of the Cape mail contract, the provisions of the Cape Loading Agreement, a copy of which is now before us, throws considerable light upon the conditions obtaining in the Cape trade. The agreement was made in 1904 between the following parties:—Union-Castle Line (now the Royal Mail Steam Packet Co.), the Clan Line, the Bucknall Steamship Co., Bullard, King and Co., J. T. Rennie, Sons and Co., Ellerman and Harrison Lines, R. P. Houston and Co., the South African Line (Houlder Bros. and Co., Associated Sailing Ship Lines and Martin and Co.), and the International Line (Alexander Howden and Co., representing several other well-known brokers). Under this agreement the first seven firms mentioned agree to pay Houlder Bros. and Co. and Alexander Howden and Co. £12,000, each contributing a certain proportion. In consideration of this annual payment, the two firms in question undertake not to load any vessels on their own account, but are allowed to act as loading brokers for the Bucknall Lines. They further bind themselves and those they represent not to directly or indirectly engage in the South and East African trade. The effect is to create a huge carrying monopoly with rates quite out of proportion to those charged for similar classes of goods to equal distances in other parts of the world. Rates have further been maintained by what is known as the rebate system, whereby the principal shippers are bound to the vessels of the combine in consideration of a rebate of 5 per cent. We have reason to believe that the principal stumbling blocks in connection with the renewal of the contract have been the existence of this pooling agreement and this rebate system.

THE HOME AND FOREIGN INVESTMENT CORPORATION.

A large number of enquiries have reached us with reference to this concern, which until recently was located at Copthall House, Copthall Avenue, and was engaged in an attempt to unload a parcel of shares in a mysterious concern called Spencer's Syndicate, Ltd. The "Corporation" appears to consist of a Mr. J. Degalle, who has recently associated himself with a Mr. F. W. Gammage, the two now trading as J. Degalle and Co. Enquiries by our representative elicited the information that Mr. Degalle is "at present on the Continent for the benefit of his health." We shall be glad to know whether he has yet returned.

NEW ISSUES.

ALEXANDRA (NEWPORT AND SOUTH WALES) DOCKS AND RAILWAY.

This company offers £125,000 Consolidated 4½ per cent. "B" Preference stock, being the balance of the authorised issue of £1,000,000. There is not much margin in the present revenue for the service of the various classes of stock, but a large unproductive capital expenditure has now ceased, and future profits should show a big increase.

MANCHESTER BREWERY.

A very complicated Debenture issue, best left to those who understand it. It is not encouraging that the representatives of the vendor are calling in their heavy mortgage. We do not appreciate the "family reasons" which have necessitated this. Surely the security is good enough for them.

ANGLO-FRENCH MERCANTILE AND FINANCE CORPORATION.

With Messrs. Austen Chamberlain, Alfred Lyttelton, and Harmood Banner on the Board, this concern may almost be regarded as a Unionist Association, but working in intimate relations with the Imperial and Foreign Corporation, and with Mr. Herbert Guedalla and other directors of that concern on the Board, we do not doubt that the present issue will be fully subscribed, or that the shares will become a profitable investment.

KANSAS-OKLAHOMA OIL AND REFINERY COMPANY.

Issued under strong auspices, and in view of the coming Oil boom, this company will doubtless "go"—but we do not like the large amount of cash payable to the vendors. It does not inspire confidence.

BUENOS AYRES LACROZE TRAMWAYS.

Apparently a prosperous concern, but with the vast local wealth it is difficult to understand why the directors should come over here for more capital. The constitution of the Board does not enthuse us. It consists of Dom Teofilo Lacroze, Señor Federico Lacroze, Señor Carlos Lacroze, and Dom Luis of Rocca—all of Buenos Ayres; with one solitary London director to protect British investors, and he being Dom Miguel Lacroze, of 147, Oxford Street!

OIL FIELDS OF MEXICO.

Another issue in anticipation of the Oil boom—but "incorporated under the laws of the State of West Virginia"! No, thank you! Why not have an English company, with a Board in London to protect the interests of British investors?

The Insurance Act. All those NOT in favour—fill in the coupon on page 145.

JOHN BULL'S FINANCIAL LETTER-BOX.

Letters containing enquiries must be addressed to the City Editor, John Bull, 52, New Broad Street, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.

A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.

British American Tobacco.—W. F. B. (Newport).—You have cancelled your application too late and you are liable for the calls.

Boots Pure Drug Co.—Inter Alia.—A fair investment.

Law, Car and General Insurance Co.—O. M. (South Norwood).—We think further action will be taken on the basis of the test case just tried. Under the circumstances, we should advise you to wait.

French International Cold Transport and Storage Co., Ltd.—C. S. (Wargrave).—This Company does not appear in the usual books of reference, and unless you can give us further particulars we are unable to assist you.

Oil and Rubber Shares.—B. P. C.—New Zealand Oil shares should be held, as they are likely to improve. David Young.—There is no market in them and you have no option but to hold.

Gold Shares.—J. O. (Sheerness).—Southern Cross Gold Mines Development and Transvaal Western Gold Concessions are both in liquidation.

Cargo Fleet Iron.—T. W. W. (Notting Hill).—Iron industry is improving now, and there is a probability of these shares rising. The market for them is in Newcastle. We should advise you to hold the Mountain Copper shares. Copper has gone up and the Company will do better.

Mozambique Macequece.—Corkonian.—This Company holds some property under the Mozambique Co. There is no market for the shares, although they might eventually have some value.

Silver Tip Mining and Power Co. of Seattle.—V. W. M. (Somerton).—This is an American Company which is being circularised in this country. There is no market here and we do not advise the investment.

Private Limited Co.—H. L. A. F. (Regent Street).—Your best mode of procedure would be to apply to Jordan and Sons, Ltd., 116 and 117, Chancery Lane, W.C., who make a speciality of this sort of work.

Premium Bonds.—Ajax.—You will be quite safe in dealing with Cunliffe, Russell and Co., whose address is 10, Place de la Bourse, Paris.

Synthetic Rubber Products.—Applicant.—We have applied for a list of shareholders.

Oil Shares.—Spec.—When any special oil shares are tempting it will be mentioned in our "City Article." In the meantime, as regards Nos. 1 to 7, all of these are of fair promise amongst the low-priced ones.

"K. T." New Pneumatic Tyre and Rubber Co., Ltd.—A. W. (Sussex).—It is always difficult to judge of syndicates dealing with inventions. The present concern has already been reconstructed and nothing is known about it on the Stock Exchange here. As the auditors are now engaged on the accounts, you had better wait for their report.

Galician Oil Lands and Royalties Trust.—Self.—A. M. (Oswestry); A. W. (Fulham).—The shares are a promising speculation and the people behind the concern quite respectable.

French Lottery.—F. L. C.—We have enquired into your complaint, which is quite unfounded. There is no obligation on the part of the banks to acquaint ticket-holders with the winning numbers, which are regularly published.

"F. Cockin."—H. C. (Carfin).—We understand that the scheme has been abandoned.

Hamburg State Lottery.—C. H. E. H. (Tenby).—We have no reason to doubt the genuineness of this lottery, but it does not follow that we guarantee the *bona-fides* of any particular firm dealing in its tickets.

Channel Coast, Etc., Freehold Resorts, Ltd.—P. C. (West Wycombe).—We think the undertaking has a promising future, and understand that the dividend on the preference shares is assured. We believe the Galician Oil Lands and Royalties Trust to be quite a respectable concern. T. G. (Camberwell).—The first paragraph of the above will answer your enquiry. Mrs. W. (Wallingford).—Having purchased the additional shares, you must complete the purchase. We are returning the certificate of your original holding and the other papers you sent us.

Pearl Life Assurance Co.—Norman III.—You inform us that your wife insured her parents some twelve years ago without their knowledge or consent and that the premiums have been paid out of your earnings. Your wife has only an insurable interest in the lives of her parents provided that at the time the policy was effected she had a *bona-fide* expectation that she would incur expenses in connection with their death or funeral, and the sum assured must not be unreasonable for the purpose of covering those expenses. The questions, therefore, that arise are (1) Whether or not your wife had an insurable interest at the time the policies were taken out; (2) Whether or not your wife was entitled to apply your money towards the payment of premiums on the two policies without your knowledge or consent? We are of opinion that the Court would, in the circumstances, give you relief and order the Company to return the premiums paid together with interest. J. T. (Inverness).—Your statement is that you hold an endowment policy for £200 payable for 15 years at a premium of £8 19s. 4d. half-yearly. When the 15 years shall have expired you find that you will have paid in premiums £270—or £70 more than you would get out. You have apparently overlooked the bonus additions to the policy, which, we presume, carries profits. We regret we are unable to tell the present value of the policy. Write the Head Office direct.

Britannic Assurance.—J. M. (Edinburgh).—It is, of course, customary for an agent to deduct the agency commission from the amount of the premiums collected and to remit the balance to the Head Office. You say that you held an agency with the British Workman's Assurance Co.—now the Britannic—for eighteen years, and that you were allowed as agency commission 25 per cent. on the premiums remitted to office through your agency. The premium payable in respect of your policy is still remitted by you to Birmingham, and the Company, you say, have declined to continue to allow this commission. If you still act for the Company as an agent the commission is clearly payable; if, on the other hand, you have resigned your agency, although you still remit the premiums to the Head Office, you have probably forfeited your claim. You also complain that it was the practice of the company formerly to send you a stamped addressed envelope, under cover of which you enclosed the premium receipt book and remittance. The Company have discontinued doing so, and by way of retaliation, as you are feeling aggrieved, your letters are being posted to Birmingham unstamped—a state of matters naturally resented by the Company. We should advise you to stamp your letters in future, and if you have a claim for the commission, make it in the usual way. The question, however, whether you have a claim is entirely a matter of agreement between yourself and the Company.

Liverpool Victoria Legal Friendly Society.—L. A. (Southwark).—We return the policies on the lives of your brother and sister together with the receipt books and other papers. You inform us that your brother-in-law died suddenly in December, 1911, the policies and books at the time being lodged with the Insurance Office, where you say they were retained for four months. Meanwhile the agent not having called upon you, although requested to do so, we assume you allowed the premiums to fall in arrears. The receipt book is an extraordinary document, some of the payments being recorded on the blotting-paper with which the book is interleaved. As far as we are able to judge, however, the last payment made by you was on May 21st, 1910, whereas the death occurred in December, 1911. In these circumstances the society offered you a grant of 10s. which you say you have refused. We fail to discover from the documents submitted that you have any legal claim. The policy on the life of your sister-in-law appears to be in order.

National Benefit Life and Property Assurance.—Mrs. M.—Glad to hear that the matter has been satisfactorily settled. The Company has certainly treated you very handsomely.

Royal London Mutual.—M. W. (Gospel Oak).—We have returned the enclosures as requested. After the severe remarks made by the County Court judge in connection with your wife's action to recover £32 10s., the amount of premium paid under policy on the life of her mother, we are surprised that the Company have not yet offered to discharge the policy and return the money. Before proceeding further with the matter your solicitor had better ask them if they are prepared to act upon the hint given by the judge, who, according to the newspaper report, said: "There must be judgment for the defendants, but I do wish to say that the Society keep this money dishonestly. The Society keeps money that it is not entitled to, and any honest man or Company would not do so."

City Life.—Murdoch.—We observe that having purchased certificates these were subsequently cancelled with your concurrence, and a policy of life assurance issued. You have now obtained a loan for the purchase of property, and the policy is held as collateral security in connection therewith. Your life being insured, and as the Company carries the risk of having to meet a claim for the full amount of the assurance, we should be inclined to allow the transaction to stand, notwithstanding the fraction offered by the Mortgage Redemption table which provides for the complete liquidation of the advance and the termination of the assurance at the expiration of ten years from the date of taking it up. We notice you are at liberty under the contract now in force to pay £5—off the loan or multiples of £5—at any time, the interest thereafter being proportionately reduced, whilst still retaining the full life assurance benefit. In these circumstances we think you would be well advised not to disturb the existing arrangement. The fee of 10s. 6d. is not unreasonable, as a proportion of this would have to be expended on stamp duty. The combination of life assurance and house purchase is an excellent idea.—Verax (Barnsley).—From what you say the agent has been undoubtedly remiss in the discharge of his duty. You could not, however, hold the Company responsible for the personal transactions you have had with him. As regards the premium paid to him, and apparently not accounted for to the Company, we think they should accept liability for the same on the ground that the agent was the person authorised by them to receive your contributions. Write the Company, enclosing a statement showing the amount of premiums you have paid to the agent and ask if they are prepared to credit you with this sum.

London and Manchester Industrial Assurance Co.—R. E. P. (Farringdon Road).—Your letter informs us that about ten years ago you were induced to apply for a policy on the life of a friend, being told at the time that you could effect the insurance without her signature, and that the assurance was perfectly legal. Subsequently you were worried into applying for another policy on the same life, whereby the premium payment was increased by another 1s. a week. As you do not appear to have any insurable interest in the life of your friend, you had better write the Company and ask them if they are prepared to cancel the policy and return the premiums paid. You must remember the Company have carried the risk for several years, and that they recognise by the second column that the policies are on the life of another. Both policies were effected prior to the Assurance Companies Act, 1909, and therefore came within the provisions of the law then in force, whereby it is provided that in order to constitute an insurable interest the person insuring must have had some pecuniary interest in the person assured, or must be liable or accountable for some loss arising through the death of such person. Under the Act of 1909, however, it is recited that no policy effected before the passing of this Act with a collecting society or industrial assurance company shall be deemed to be void by reason only that the persons effecting the policy at the time the policy was effected had not an insurable interest in the life of the person assured. You will gather therefore from this explanation that in the absence of fraudulent misrepresentation at the time the policy was issued you could not successfully sue the Company for the return of the premiums paid on the ground merely that no insurable interest existed at the date the respective policies were applied for and taken up. Your policies have been returned.

Refuge Assurance Co.—W. B. F. (Melbourne).—You complain that two policies were issued on your own life and one on the life of your child, without your knowledge or consent, by your wife, at the instigation of agents of the Company, in 1904, 1906 and 1908 respectively, and you found out their existence in September, 1910. You insisted that under no circumstances were any further dealings to take place with your wife, as you intended to take proceedings for a recovery of the premiums. Having corresponded with the head office, they referred you to your wife for the particulars you asked for, and later informed you that they could give you no further attention. The policies, with the exception of that on the life of your wife, having been dealt with (A) by lapse; (B) surrender; (C) the issuing of a free policy, we should advise you to think no more of this unpleasant matter, but to cut the loss, and take out a policy on your own life with one of the well-established Ordinary Life Assurance Companies.

Prudential Assurance Co.—B. H. J. (Wandsworth Common).—Your friend cannot claim any money, and is entirely at the mercy of the Company. She must accept their offer or lose all she has paid. Prudential (Chamberlayne Wood Road).—You must accept their terms or keep up the payments. E. E. H. (Eastbourne).—As your father signed the proposal form, you would doubtless be able to claim, but to make sure get a Will made out in your favour. You were foolish to allow the Company to keep your £10. You could claim credit for all arrears owing on the members' books. A. S. (Walworth Road).—You could claim free policies for yourself and wife. Write the head office. T. J. S. (Midsomer Norton).—The policy is illegal if you did not sign the proposal form, and the premiums are recoverable.

National and Co-operative Assurance.—"Once Bitten."—We are assured the company has a large amount of profitable business on hand, but everything, of course, depends upon its ability to deal with it. It is, we understand, now raising fresh capital.

Railway Passengers' Assurance.—W. T. G. (Harwich).—Of course, it seems hard that after paying for many years the company should decline to continue the policy, but accident cases are altogether different from other classes of insurance, and naturally age, as the local agent tells you, has an important bearing on the matter.

(A number of replies are held over.)

It is requested that all letters sent us relating to the validity of policies held in Industrial Assurance Co.s should be marked on the envelope "Industrial." Owing to the thousands of enquiries which have been received, some little delay in dealing with them is unavoidable, but every endeavour is being made to expedite matters.

Mention our Insurance Act Referendum to all your friends.

"None so deaf as those who will not hear" of the

Perfect Hearing Assured by the STOLZ ELECTROPHONE

The Stolz Electrophone in use less conspicuous than eyeglasses.

"It Magnifies Sound as a Reading-glass Magnifies Small Print!"

Only one per cent. of all the people **really deaf** cannot have perfect hearing instantly restored by the Stolz Electrophone.

This one per cent. are the people whose auditory nerves are paralysed, or whose receiving cells in the brain are permanently impaired.

All others can hear by using the Stolz Electrophone.

So positive are we of this that **we will send a Stolz Electrophone to any one for fifteen days' trial.**

The Stolz Electrophone is not a "treatment." It is a scientific instrument —an electrical pocket telephone that catches every sound, however small, magnifies it as much as needed, and conveys it directly to the inner ear.

True, the constant use of the Stolz Electrophone actually *cures* deafness in many cases, because of the gentle massaging of the ear-drum and of the marvellous mechanism of the *inner* ear by the magnified sound waves.

But the Stolz Electrophone is not sold as a "cure."

It is sold to do just what it *does* do; to make any deaf person hear as well as if he or she were not deaf at all.

OVER 85,000 CONTENTED USERS.

That the Stolz Electrophone *does* accomplish this blessing is proved by the fact that over 85,000 people at the present moment are enjoying perfect hearing through the Stolz Electrophone—some for the first time in their lives, most of them after having lived for many years in the heart-rending world of silence.

LIGHT, SIMPLE, UNOBTRUSIVE.

Yet the Stolz Electrophone is very simple, light, unobtrusive. In use it is not so conspicuous as ordinary eye-glasses. It consists of a small pocket battery, an "artificial ear," which is worn concealed in one's clothing or handbag, an inconspicuous wire—like an eyeglass cord—which carries the magnified sound to the tiny receiver worn at the ear, or raised to the ear concealed in the palm of the hand. Ladies conceal this receiver effectually beneath the hair, and go about the days' duties without attracting any more attention than the person who wears glasses.

NO MYSTERY ABOUT IT.

There is no mystery about the Stolz Electrophone. No "medicines." No chemicals.

It simply takes up the sounds which the ear can not, magnifies them to the desired degree (adjusted in volume according to the degree of deafness of the user) and transmits them *instantaneously*.

ORDINARY CONVERSATION INSTANTLY AUDIBLE.

No one need approach closely to the Stolz user. No one need raise the voice the slightest.

There is nothing about the Stolz Electrophone to get out of order. With ordinary care it will last a lifetime.

No effort is spared to satisfy the purchaser in every possible way. A large staff of assistants, experts in the choosing of just the right degree of "sound-magnifying," is engaged in attending to all enquiries, whether in person or through the post.

A SIMPLE WAY OF FINDING OUT.

Why suffer the misery of deafness, or being "hard-of-hearing," or of "head-noises?" Try the Stolz Electrophone at home for fifteen days. If it does not open up a new world of happiness and comfort to you—send it back. There is no obligation to purchase. Our free, illustrated book tells all about the Stolz Electrophone, and exactly how it ensures perfect hearing. Write us for it and we will also send you the home-trial form.

Write for gratis and post free Illustrated Booklet, to the

STOLZ ELECTROPHONE CO. (London), Ltd.

HEAD OFFICE:

BYRON HOUSE, 82-85, FLEET STREET, E.C.

West End Office: **199, Piccadilly, W.**
Harrods' Stores, Brompton Road.

PRINCIPAL BRANCHES AND AGENCIES:—

LIVERPOOL—502, Lord-st.
BIRMINGHAM—Central House, 75, New-st.
MANCHESTER—Mansfield Chambers, 17, St. Ann's-square.
PLYMOUTH—43, Bedford-st.
LEEDS—12, Otley-rd., Headingley.
PORTSMOUTH—145, Commercial-rd.
SHEFFIELD—"Vine Works," 38, Upper St. Philip's-rd.
NOTTINGHAM—29, Market-st.
YORK—4, Coney-st.
HARROGATE—Taylors' Drug Stores.
GLASGOW—Gordon Chambers, 90, Mitchell-st.
BELFAST—17, Royal-avenue.
DUBLIN—2, Grafton-st.
READING—22, King-st.
LEICESTER—1, St. Martin's.
BRISTOL—5, St. Augustine's-parade.
EASTBOURNE—5, Station-parade.
EXETER—2, Queen-st.
BRIGHTON—16, Western-rd, Hove.
CHELMSFORD—31, High-st.
INVERNESS—24, Church-st.
LEAMINGTON SPA—Bedford Stores.
NORWICH—30, Cattle Market.
SOUTHAMPTON—113, Above Bar.
SALISBURY—3 & 5, Minster-st.
TORQUAY—5, Torwood-st.
WATFORD—86, St. Albans-rd.
DARLINGTON—Taylors' Drug Stores
NEWCASTLE—Taylors' Drug Stores.
GATESHEAD—Taylors' Drug Stores.
SUNDERLAND—Taylors' Drug Stores.
WEST HARTLEPOOL—Taylors' Drug Stores.
MIDDLESBROUGH—Taylors' Drug Stores.
SCARBORO'—Taylors' Drug Stores.
BRIDLINGTON—Taylors' Drug Stores
HULL—Taylors' Drug Stores.
MALVERN—10, Church-st.
CHINA—Messrs. A. S. Watson & Co., Ltd., Hong Kong.
FRANCE—15, Rue de Trevise, Paris.
GERMANY—B. B. Cassel, Stiftstrasse 9-17, Frankfurt, a.M.
BELGIUM—G. Wyckaert, 56, Rue Flamande, Bruges.
SPAIN—Antonio Recobos, Plaza de Cataluna 14, Barcelona.
SWITZERLAND—B. B. Cassel, Stiftstrasse 9-17, Frankfurt, a.M.
INDIA—Jas. Murray & Co., 12, Government-pl., Calcutta.
S. AFRICA—Lennon, Ltd., Adderley-st., Cape Town, P.O. Box 39.
NORWAY—Nedre Slotsgate, 23, Kristiania(Christian Falchenberg)
TURKEY—E. E. Whittall, Whittall Hahn, Smyrna.
AUSTRALIA—Nicholson & Co., George-st., Sydney, N.S.W.
UNITED STATES—45, West 34th Street, New York City.

LETTERS FROM JANE ANN.

[Being communications from a young person to her friends and relations.]

By Moore Anking.

Ipurroo House,
Ballyfyne.

Dear Mother,—Almost soon's you get this I shall be toddling home. You may find me sitting in the par-lor any minnit, doing needle-work or something, if not otherwise engaged.

Don't you trubble to stay in for me, not if there's anything you want to go out for. Dessay Bert and I can manidge by ourselves till you come back, and there's lots of things we got to talk about. Things that p'raps we mightn't under-stand if you was lissning.

What to bring you for a present this time, ma, I reelly don't know Should like it to be some furnicher for the back room. We got plenty here, only I don't like to take it without asking.

Very likely I shall bring some new-laid eggs, hard-boiled, else some potatoes, fresh-picked. P'raps I'll get you a new bonnet or something like that, don't know yet. Anyway, it's sure to be some-thing useful, some-thing you can put by for a rainy day, as the saying is.

Try and not have the mothers' treet before you see me, old dear. Bert might like me to be one of the party, and I shouldn't wonder but what there's a lot of useful nolledge to be gathered at such times. Life being uncertain a person can't never know too much.

Don't you breathe a word to Aunt Margaret or Peggy if you see them. Don't want everybody to know my bisniss. Time enough to tell them when they find out for them-selves.

x x x With love and affeckshun, x x
JANE ANN.

HARRIS TWEED ASSOCIATION, LIMITED.

We published in our issue of the 6th of January last an article in which, under the heading of "Bogus Philanthropic Societies, No. 1," we commented upon the Harris Tweed Association, Limited, and referred to a report which appeared in the *Scotsman* newspaper, of an unsuccessful prosecution for selling as real Harris tweed cloth which was alleged to be not the genuine article.

We referred by name to the Duchess of Sutherland and Mrs. Mackenzie of Seaforth, two of the members of the committee of management of the said Association, and made allegations against the methods of the Association and also reflections upon the committee. We now find that our comments founded on the said report were not justified.

The said Association is not a society which trades for profit. It was organised to foster and protect the Harris tweed industry of the crofters of the Outer Hebrides, and does not buy or sell tweed. The business of the Association is to examine and certify the genuineness of Harris tweed and permit the affixing thereto of a special standardising trade mark, granted to the Association by the Board of Trade, the presence of which is a guarantee that the cloth so stamped is the genuine hand-made product of the crofters. The committee of the said Association is an unpaid and voluntary body Since the appearance of our comments we have become aware of the disinterested nature of the enterprise of the Association; and we unreservedly withdraw all the allegations we made against the methods of the Association, and all reflections which we made upon the good faith and disinterested zeal of each and all of the committee of management. The Association and each of the committee have taken the only steps which were open to them to re-establish their honourable position by instituting proceedings for libel against us and the printers of this paper, and we now express our and their regret that we should have ascribed self-interest and desire for personal profit to the Association and to the members of the committee thereof, who, we are satisfied, banded themselves together for the purpose only of ensuring the protection of the industrious crofters, and we apologise to each and all of them.

THE WRENCH.

THE PROBLEM OF POSSESSION.

By "Retlaw."

So this was the end of his dream. He could have sworn she cared for him. Her every action had seemed to show it. At their very first meeting she had appeared more than friendly—had even permitted him to take her home. As for him, he had desired her from the first—and had risked much for her, swearing she should be his. He had waited till the dusk and led her in by the back door, then, in silence, he had hurried her to his own room. Turning the key, he dropped with an exclamation of relief into an easy chair and looked upon her hungrily. She stood in silence before the fire, gazing at the glowing embers. She was panting a little, but showed no sign of fear. Now and again she turned her eyes upon him—deep, liquid-brown eyes, in which a hint of affection already gleamed, and a suggestion of appeal which he found it difficult to resist. He rose and took her in his arms. She made no resistance, but rather yielded to him, and pressed her lips to his cheek for an instant.

She stayed with him that night.

In the morning the enormity of his act struck him with startling force. No one but he knew of her presence in the house. It was not in the nature of things that she could remain in his room long undetected. His mother or his sisters might at any moment demand admittance and wonder at his refusal. He had done a mad, a foolish thing. Oh, yes; he knew it well enough; but as his gaze rested upon her graceful shape he felt that even had he been married, he would have done the same.

But, as the morning light grew stronger, he realised the necessity for immediate action. He must get her out of the house—somehow, and at once. Dressing swiftly, but pausing now and then to caress her soft brown hair, he impressed on her the necessity for silence, and hurried her forth the way she had come. What could he do with her? he asked himself, wildly. Much as he would have given to keep her in his possession, he realised the risks he ran, and grew cold with fear. Could he keep her at some distant place, where he might visit her occasionally, unseen? But he knew no one to whom he could entrust her with safety. He must give her up. There seemed to be no alternative. In the darkness of last night he had dreamed of having her always with him. But the garish light of day dissipated the delectable vision. It was not to be. That she would be willing to remain with him always he fancied he could see. Had she not caressed his hands, his lips? "Oh, that I might have you always!" he exclaimed, resting his hand for a moment caressingly upon her perfect shoulder.

At that instant she sprang from his side, and sped swiftly up the road towards an approaching figure.

Thus discarded, he stood for a moment filled with bitter thoughts. "That is evidently her owner," he said, turning on his heel, and leaving the Irish terrier bitch gambolling about the feet of her recovered master.

EIFFEL TOWER LEMONADE.

This article is undoubtedly the most delicious, cool, refreshing drink obtainable, so healthful, so convenient, so cheap,—4½d. per bottle

TECLA PEARLS

7 Old Bond Street London
10 Rue de la Paix Paris
15 Unter den Linden Berlin
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2 Kärnthnerstrasse Vienna
398 Fifth Avenue New York

No other Branches or Agents

Why - -

CICFA

IS THE ONLY CURE FOR

SUFFERERS

from BOTH STOMACH AND BOWEL

INDIGESTION

ONE POCKET SIZE TUBE CICFA, COSTING ONLY 1/1½, WILL CURE IN THOUSANDS OF CASES.

Because there are two kinds of Indigestion—Indigestion in the Stomach and Indigestion in the Bowel, and a remedy which can cure both of these must contain sufficient ingredients of absolute purity as will perfectly digest all the Albuminous food in the Stomach and all the Starchy food in the Bowel, and will also make the Bile circulation as perfect as the Blood circulation. There is only one remedy which does contain the ingredients which can do this, and there is only one remedy in which the ingredients are of absolute purity and in sufficient quantity, and that remedy is Cicfa.

Cheap Indigestion Medicines which are not pure are worthless and often harmful. Those 6d. and 7½d. imitations of Cicfa, put up by unscrupulous persons in tablet form, with chocolate coating, so as to look like Cicfa externally, should always be avoided, both because their ingredients are not in the least the same as Cicfa, and because of the possible danger from them. We find they are quite incapable of digesting the food in Stomach and Bowel, and that they generally contain nine-tenths sugar and just enough cheap Pepsine and Drugs to make it possible for those who prepare them to say that they do contain medicines.

July 20th, 1912.

Gentlemen,—Having been a sufferer for 12 years from Indigestion, Constipation, and Colic, with awful pains in the system, I tried Cicfa, and I am pleased to say it has cured me.

Tell sufferers NOT "to wait and see," but be cured NOW by taking Cicfa, the wonderful remedy.

Believe me,

Yours very sincerely,

(Signed) W. E. Pinkney.

P.S.—You can make what use of this you like as I cannot speak too highly of Cicfa. W. P.

Roger McNally, of Cloonskibeen Ballina, Co. Mayo, Ireland, writes:—"I have received your letter and Cicfa. I thank you sincerely for your kindness. I went to three doctors and got their bottles, but I never got ease from them. I had Indigestion in the Bowel, and the only ease I got was from your pills. I thank you a thousand times for the ease you have given me.

Yours sincerely and truly."

Now you understand the uselessness and the danger of using imitations of Cicfa in the hope of saving a few pence. You are suffering from Indigestion. Do you wish to be cured? Is it worth while to spend 1s. 1½d.? Certainly it is, therefore do not suffer another day but get Cicfa now, get a 1s. 1½d. size from your nearest Chemist and avoid losing time. Remember that for that small sum you purchase a week's treatment of the only genuine cure for both Stomach and Bowel Indigestion on the market, for Cicfa is the only remedy which gives Nature all she needs to ensure perfect digestion in Stomach and Bowel and therefore Cicfa is the only cure.

Cicfa contains only medicines of *absolute purity*, and Cicfa contains *sufficient of those medicines* skilfully combined to ensure perfect digestion in the Stomach and Bowel, as well as a perfect Bile circulation.

THAT IS WHY CICFA is the Only Cure

which CURES both STOMACH and BOWEL

INDIGESTION.

Purchase a beautiful goldene "Cicfa Pencil" for 6d. from your Chemist or from us. Fill it with tablets from your bottle and always keep Cicfa handy.

If your Chemist is out of stock send P.O. direct to

CAPSULOIDS (1909), Ltd., 79, DUKE STREET, GROSVENOR SQUARE, LONDON, W.

JOHN BULL, 3.8.12.

5oct. also Cicfa from Capsuloid Co., at Brockville, Canada, and at Morristown, N.Y., U.S.A.

IN THE BARBER'S CHAIR.

[Being Conversations in a Barber's Shop, overheard by our Reporter.]

MR. BORDEN.

'Air cuttin'? An' jer merstarch trimmed? . . . Very good, sir. . . . Very 'ot 'sarfternoon, sir. . . . Don't feel much upter work this sorter weather, sir, do you, sir? . . . Makes a chap more *h*inclined to sit beside the sea-side as the song ses, flappin' 'is plates o' meat erbout in the nice wet water, an' drinkin' stone gingers with lumps of ice an' a slice o' lemon in 'em, don't it? . . . But the work's gotter be done, 'owever 'ot it is. It's warm enuff in 'ere; but wot erbout our *h*unselfish legislaters in the 'Ouse of Commons, rackin' their pore, perspirin' brains on matters of 'igh *H*imperial policy? I'll bet they feels it—'speshully jest now, w'en there's sich 'ot subjicks as Canada's relashun to the *H*empire to be considered. You want a cold day and a cool 'cad-piece fer a job o' thet size. . . . An' speakin' erbout Canada, Borden seems to be a decent sort, take 'im orl round; but 'e don't represent Canada, not reely. . . . On'y some of it, thet's orl. . . . It's orl very well fer 'im to tork erbout the loyalty of Canada to the Ole Country; and it's very nice of 'im to *h*offer to contribute to the defences of the *H*empire, build Dreadnoughts, and orl thet sorter thing, w'ich, arter orl, w'en you come to think erbout it, is on'y right, seein' 'ow we've 'elped an' pertected Canada in the parst. . . . I dessay 'e's sincere enuff erbout it, and the party 'e represents as well. . . . But it *do* sound a bit 'oller w'en you remember wot appears in the Canadian noospapers pritty near *h*every day erbout Britishers. . . . You take up enny Canadian noospaper an' run yer eye down the *h*advertisement collum. I'll lay a quid you'll see, "No Britisher need applv," or "No Englishmen wanted," or some sich

narsty remark. . . . Thet sorter thing don't altogether agree with orl these 'ere loud perfesshuns of loyalty to the Ole Country wot we're 'earin' sermuch erbout jest now. . . . Is thet short enuff in front, sir? . . . Thank you, sir. . . . O' corse, you kin unnerstand Canada bein' angshus to 'ave 'er spoke in the queschun of *H*imperial Defence, an' bein' willin' to build a Dreadnought or two; an' very good reason why. . . . Carn't you see, sir? . . . Why, s'pose the Yankees wos to turn narsty some fine day, an' 'ave a grab at Canada. 'Oo's a-goin' to defend the Canadians? Why, England, o' corse. . . . Pore ole dispised England, 'oo "needn't apply" fer Canadian jobs. . . . She's gotter pertect 'er young daughter. . . . Thet's w'ere Borden oughter come in, I take it. 'E oughter do sómethink to suppress thet narsty, contemchus feelin' against Englishmen wot's spread orl over the Derminyun. 'E oughter do somethink to prevent British emigrants bein' took in by lyin' emigration agents. 'E oughter do somethink so as it ain't necessary no longer fer JOHN BULL to keep on a-sayin', "Canadian Emigrants, beware!" P'raps 'e will w'en 'e gits back. I 'ope 'e will. . . . Will you 'ave a little 'Ongroise permard on yore merstarch, sir? . . . Very good, sir, thank you. . . . No, sir, I ain't bin in Canada, but I've gotter pal out there wot sends me the papers, so I knows wot I'm torkin' erbout. . . . "No Englishmen need apply!" . . . *Thet's* wot sticks in my gizzerd, sir. . . . An' then Borden torks erbout Canada's loyalty to the Ole Country! It ain't consistent, sir, thet it ain't. . . . Thank you, sir. . . . Good arfter-noon, sir; thank you.

A Popular Authoress

Sleeplessness, Despondency, Exhaustion—

Brain power that *lasts*, bodily energy that never flags, and the thrill of vital force which carries all before it, are some of the blessings Miss Annabel Gray owes to the invigorating properties of Phosferine. Like all ardent workers, this popular authoress never spared her brain or body, and for *eight years* the bane of over-exertion wore and crushed her down through sleeplessness, depression and exhaustion, to the very brink of collapse, from which Phosferine rescued her. All the *remotest nerve centres*, says Miss Gray, seemed to *waken into new life* after the first few doses of Phosferine, and the *revived activity of the brain cells* made thinking no longer a distressing effort but an exhilarating process, which enabled her to resume her literary and artistic work with the deepest enjoyment. Naturally, Miss Gray found things were again *worth doing*, and easily surpassed her previous attainments, so completely did Phosferine free her from the nervous disorders and impart the *force* which gave her the *will power to prevail*.

Completely Disappeared.

Miss Annabel Gray writes:—"Having derived so much benefit from Phosferine, I wish to testify to its remarkable curative powers. After eight years' agonies from sleeplessness and melancholia in a nursing home—my illness caused by grief, overwork and worry—I found that Phosferine restored nervous energy, and, with renewed health brought back a love of art and study. It has, moreover, increased the powers of the vocal chords and given new zest for the enjoyment of life. No one can keep up at the high pressure required for the production of modern high-class fiction without suffering for it sooner or later. Exhaustion, depression and loss of appetite, with chronic sleeplessness, as in my case, has now been replaced by the vigorous glow of health, sleep and good spirits, through the soothing and sustaining properties of Phosferine. The remotest brain-cells have been strengthened and nourished by its use, together with the will-power, so essential to happiness and success in life."—May 11th, 1912.

PHOSFERINE

GREATEST OF ALL TONICS.

A PROVEN REMEDY FOR

NEURALGIA	MATERNITY WEAKNESS	HYSTERIA
RHEUMATISM	NERVOUS HEADACHES	SLEEPLESSNESS
BRAIN-FAG	PREMATURE DECAY	EXHAUSTION
LASSITUDE	INFLUENZA	MALARIA
INDIGESTION	ANÆMIA NEURITIS	NERVOUSNESS

And all disorders consequent upon a reduced state of the nervous system.

The Royal Tonic.

Phosferine has been supplied by Royal Commands to

The Royal Family
H.I.M. The Empress of Russia
H.I.M. The Dowager Empress of Russia.
H.M. the King of Greece
H.M. the King of Spain
The Imperial Family of China

And the Principal Royalty and Aristocracy throughout the World.

The 2/9 size contains nearly four times the 1/1½ size.

THE MONEY-LENDER AND THE PUBLIC.

INTERVIEW WITH A LEADING "M.L."

In no sphere of life is it more essential that the public should be able to rely upon straight treatment than in its relations with the money-lending fraternity. Let it be remembered that in 99 cases out of 100 a man does not seek the assistance of the professional lender until he has exhausted every other source, and that, consequently, he is, as a rule, in just that frame of mind which is likely to yield to any terms, however "harsh and unconscionable." Of course, on the other hand, it must be borne in mind that the money-lender is equally aware that the man who applies to him is without the means of obtaining financial assistance anywhere else, and that consequently his security is of a highly speculative character. Indeed, it is not too much to say that in the majority of cases the lender really takes on a gamble, and consequently he wants decent odds.

Bearing all these points in mind, and hearing that one of the principal money-lenders of the country, with branches in almost every big town, but who has hitherto conducted his business from a Manchester head office, was about to transfer its control to London, we decided to seek an interview with him. We refer to Mr. Samuel Cohen, trading as the British Finance Company.

The diffidence of this class of financier to being interviewed is well known, but Mr. Cohen was induced to overcome it. We found him in his offices at 4, King William Street, Charing Cross—busy with a staff of clerks and a huge pile of correspondence.

"You seem rather busy this morning," we remarked.

"Yes," came the reply, "it is the holiday season, and most of these are applications for holiday loans, or, as we call them, 'holidays by deferred payments.' Look at the letters for yourself, and notice how many of the applicants have been financed on their holidays by me for years."

We took a bundle of letters, which confirmed Mr. Cohen's statement, many of the writers speaking in the most appreciative terms of their past treatment.

"What amounts do you lend?"

"Anything from £20 to £5,000. We do not care to deal with less than £20, although sometimes we go as low as £10, but the expenses of correspondence, collection, book-keeping, etc., eat up all the interest—*to say nothing of the losses by bad debts.*"

Special emphasis was placed upon the last words, Mr. Cohen pointing out that there is a large class of unscrupulous borrowers who, as soon as they have got the money, begin to whine about harsh treatment and trust to the prejudice against money-lenders as a class to wriggle out of their obligations.

"Fortunately, however," he added, "the Courts are beginning to see through them," and he quoted a recent dictum of a leading judge to the effect that many a money-lender is an honourable man and that he is entitled to just treatment.

"I have been in business now," added Mr. Cohen, "for twenty-five years, and I can say that I have never, to my knowledge, made an unfair bargain with a client."

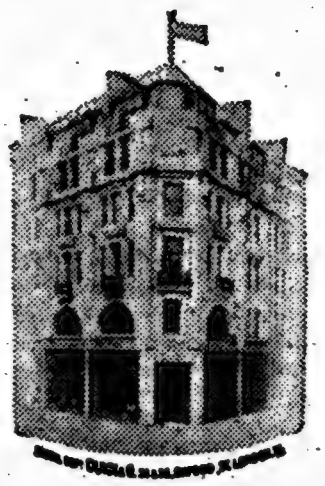
Then, after giving us numerous instances, with chapter and verse, of how people had attempted to impose upon him, Mr. Cohen adopted a lighter vein and said, "You should see some of the applications I get. Here is one, from a man who wants £20 to enable him to go to Canada; and here is another, from a sailor, who wants to marry a girl, and says if I don't send him the money by return of post he will commit suicide!"

"What" we asked, "is the *nett* profit you make?"

"Well, here is my private ledger," came the reply. "It shows that I do not get more than 10 per cent. nett. And I invite you to compare that with the profits of the big hotels and restaurants where they get cash down and have none of my worries. Or take the average clerk, or working man, who has a cup of tea at a railway station—how much per cent. profit does that show?" And so he went on, giving illustration after illustration—winding up with the remark, "If ever you get a complaint about our business, let me have it, and if you do not find it fully investigated and properly dealt with, then publish it by all means. All I want is fair play."

We left Mr. Cohen with the conviction that we had certainly met a straightforward, honourable man of business.

Dunn & Co's
SOFT FELT (SABLE FINISH)



REVEALS TO THE MAN OF TASTE JUST THAT MASTERLY TOUCH THAT IS SELF EVIDENCE OF A MASTER MIND IN QUALITY, SHADE AND FINISH, FORMING AN IDEAL HAT FOR "IN BETWEEN" WEAR. OBTAINABLE AT ANY OF DUNN & Co'S NUMEROUS BRANCHES AND AGENCIES, OR SENT CAREFULLY PACKED ON RECEIPT OF SIZE, COLOUR REQUIRED, AND P.O. INCLUDING THREEPENCE EXTRA TO COVER POSTAGE. 3/9, 5/6, 7/6, 10/6, 15/6 & 21/-

SHAVALLO
(SHAVE-ALL-O),
THE IDEAL SHAVING SOAP
with either hot or cold water.

Ivorine Sticks, 1s. each; smaller sticks, 6d each; Cakes, 4½d. each.

LARGEST SALE

Sole Makers:
JOHN KNIGHT, LTD.,
Soapmakers to H.M. King George V.,
LONDON, E.

Send a penny stamp for Free Sample to Dept. "J B."

"JOHN BULL'S" POCKET ENCYCLOPÆDIA.

INDISPENSABLE INFORMATION FOR INQUIRING IGNORAMUSES

B.

Baby.—The young of the human species. Babies are of various sorts, shapes, sizes, and colours, but are a uniform nuisance to everybody but their parents—and sometimes even to them. They have no moral sense and no manners. Doing nothing for their living, they yet demand unlimited supplies of nourishment, and raise the roof if they don't get it. Their selfishness is infinite. When disinclined to sleep they see to it that nobody else shall have any. They are subject to constantly recurring internal disorders of a nature painful to themselves and distressing to other people. They have small intelligence, but any amount of instinct, being able to distinguish between their father and mother from the earliest moment of their existence. In England the demand for babies exceeds the supply, owing partly to a large number of works being shut down, and partly to sporadic strikes on the part of the female operatives. Babies may be described technically as animated triple-expansion suction engines or exhaust pumps, constructed of fat and gristle and fitted with a powerful hooter, or siren, audible at a distance of a mile and upwards.

Bachelor.—One who has never been through the marriage ceremony, or, more particularly, an unmarried man. The average bachelor occupies an uncomfortable position in the social scheme. On the one hand he is the legitimate prey of match-making mothers and designing spinsters, who exercise all their art to tempt him down from the sublime heights of freedom to the monotonous dead level of matrimonial servitude by evoking fictitious visions of connubial bliss; whilst on the other hand he is continually warned by his married male acquaintances to shun the matrimonial noose as he values his liberty and peace. Furthermore, he has to endure the opprobrious comments of certain bishops and other population cranks. Few bachelors are permitted long to evade the marriage yoke, their only avenues of escape being either to enter a monastery or take the name of Jim Crow.

Backslider.—A contemptible creature who, having made certain professions of a moral or religious character, and set him- her-, or itself up as an example before the face of the people, falls back into evil courses, becoming a thing of reproach and an object for the finger of scorn. (See *Daily News and Leader*.)

Bagpipe.—A so-called musical wind instrument of very great antiquity. It was used among the Hebrews and Greeks, and was a favourite instrument throughout Europe during the fifteenth century. It was gradually disused by the more intelligent nations as their taste in music improved, and its sound can now be endured only by the wild Irish, the savage Italians, and the barbarous Scots. The noise this instrument emits is appalling to the educated ear. It can best be described as a cross between the expiring bray of a donkey and the squeak of a knife-edge on a tin plate. It is to be hoped that before long legislature will be introduced to make performances on this instrument of torture a penal offence.

Beak.—A term of affection commonly applied by the criminal classes to the magistrate before whom they appear, and from whom they expect a peck of trouble.

Bird.—A biped, or two-legged creature that frequents theatres and music-halls. It usually perches as near the roof as possible, and watches the performance on the stage with close attention. It has very pronounced likes and dislikes, to which it does not hesitate to give expression. During or at the conclusion of an item which displeases it it will utter piercing whistles, and continue so to do until the dismayed performer flees from the stage. Birds display surprising discrimination, and it is the constant aim of theatrical managers and artists to give them pleasure and thus prevent their emitting their distracting characteristic note.

Bunkum.—A noisesome gas generated in the disordered brains of Party Politicians, usually emitted when in the presence of constituents. It has the quality of befouling the political atmosphere, obscuring issues, and generally obfuscating the less intelligent. It possesses poisonous qualities, whereof the deleterious effects become manifested, when the gas has been inhaled too freely, by an obliquity of political vision.

"Liar!" the old man exclaimed, then he shot out his right hand and hit Robert a stunning blow on the temple—a blow so severe, so sharp and unexpected, that he fell like a log, and in falling hit his head against one of the heavy legs of a thick oak chair.

START IT TO-DAY.

Begins This Week.

ALICE & CLAUDE ASKEW'S

GREAT, THRILLING

New Serial,

THE HOUSE OF SILENCE

IN

MRS. BULL

Now on Sale everywhere in Town and Country.

ONE SHILLING
STICK OF SHAVING SOAP
GIVEN FREE to EVERY READER
Who Applies by Monday, August 12th.

THE MULCUTO SHAVING SOAP is being sold in enormous quantities, and we are receiving hundreds of letters declaring that it is the best shaving soap obtainable.

But we are not satisfied. We intend to make the Mulcuto Soap as popular as the Famous Mulcuto Razor.

In order to do this we shall continue for eighteen more days to GIVE AWAY to every purchaser of the Mulcuto Razor a shilling stick of this soap, only asking that they will recommend it to their friends if they find it what we claim it to be—the purest and most luxurious shaving soap in the world.

Applications must be made on or before Monday, August 12th.

HOW TO OBTAIN THIS FREE GIFT.

The Mulcuto Safety Razor is far and away the best safety razor on the market. It has a hollow-ground blade made of the finest Sheffield steel, and it will last for years. The price of the Mulcuto Safety Razor is 2s. 6d.; or 3s. 6d. for the heavily plated Model de Luxe.

To every reader of this announcement who on or before Monday, August 12th, sends 2s. 6d. for the Mulcuto Safety Razor (or 3s. 6d. for the same razor in superior style), we will present a shilling stick of our new Mulcuto Shaving Soap.

The offer is open until August 12th, but please send at once.

The Mulcuto Safety Razor has practically beaten all its competitors out of the field. Although it costs only 2s. 6d. (or 3s. 6d. in a highly finished style), it has proved to be the most practical, useful, and reliable safety razor obtainable. No one who has once used a Mulcuto Safety Razor will ever use any other. It is the right kind of razor for "a pleasing shave."

We have sold tens of thousands of these razors, and that is why we feel confident there will be a great demand for the Mulcuto Shaving Soap.

It is absolutely pure, of super refined quality, and will be found soothing and comforting to the most delicate skin.

Every man who shaves himself—no matter what kind of razor he uses—should try the Mulcuto Shaving Soap, which he can buy for one shilling.

Until August 12th, however, it will be sent FREE to every purchaser of the Mulcuto Safety Razor.

Where possible please make use of the coupon printed below.

We ask you to try the Mulcuto Razor for 30 Days Free of Charge.

If at the end of that time you are dissatisfied with the Razor, send it back and your money will be returned in full.

The Mulcuto Razor is made in two styles: **No. 1, Nickel-plated, 2s. 6d.; No. 2, Heavily Silver-plated Model de Luxe, 3s. 6d.** Complete in metal case with holder for stropping the blade.

TESTIMONIALS.

Mr. W. B., of High Fields, near Doncaster, Yorks, writes:—

"Sir,—Kindly forward one of your No. 2 Mulcuto Safety Razors, for which I enclose P.O. for 3s. 6d., and oblige. Have used one of your Mulcuto No. 3 for four years, and it has given every satisfaction."

Mr. H. D., of Roath, Cardiff, writes:—

"Dear Sirs,—I sent to you five years ago for one of your Safety Razors, for which I only paid 2s. 6d. I have had it in constant use ever since, and I always enjoy a clean and comfortable shave, and the razor is still in splendid condition."

Mr. J. W., of Everton Heath, near Sandy, Beds:—

"Sir,—Would you please send on one of your Safety Razors, for which I enclose Postal Order? I have used one of them this last three years with great satisfaction. Now I want another one."

Mr. W. T. C., of Cumnor Hill, Oxford, writes:—

"Dear Sirs—Kindly let me know if you can supply me with a blade to suit the Mulcuto Razor No. 2, as supplied four years ago. I may say that I am extremely satisfied with it, having used it continuously all that time with one blade only. I consider it a splendid thing. I would not use any other razor now."

FREE GIFT COUPON.

To the
MULCUTO SAFETY RAZOR CO.,
(Dept. 68), 31 to 33, High Holborn,
London, W.C. (Over Chancery-lane Tube Station).

Dear Sirs,—Please forward me, carriage paid, by return, the Mulcuto Safety Razor, for which I enclose P.O. value 3s. 6d.,* upon condition that you return the cash to me in full should I send the outfit back within 30 days. Also enclose, in accordance with your undertaking, free of charge, one Shilling Stick of the Mulcuto Shaving Soap.

NAME .....

ADDRESS .....

* Send only 2s. 6d. if you would prefer the No. 1 Nickel-plated Mulcuto.

DRAMA OF TO-DAY.

By M. Clement Scott.

"The Amazons."

Arthur Pinero's farcical romance, with its exceptionally brilliant "star" cast, is strewing the Duke of York's box-office with bank-notes and showers of gold. What does it matter that the temperature is eighty-six or one hundred and ninety-six in the shade? The crowds are perfectly contented to sit in a rippling heat of happiness in the theatre to enjoy seeing their favourite actors and actresses on the stage. Fancy the novelty of it! Four lovely leading ladies, and three of these in little "trow-trows," displaying neatly hosed legs, and the fourth—Miss Ellis Jeffreys to wit—gowned in the most charming and becoming of toilettes. As for the three daughters, Miss Phyllis Neilson-Terry, Miss Pauline Chase, and Miss Marie Löhr—the aura of youth which shines about them is in itself sufficient to attract attention, without the addition of sweet girlish voices and expressively pretty faces, which appeal so strongly to both sexes. The most extravagant creations designed by the best known milliners could not arouse greater admiration than does the simple attire of these "manly" girls wearing knicker-bockers and all the accompaniments belonging to shooting dress. Mr. Weedon Grossmith, who acted in the original company at the Court playhouse in 1893, has added many more clever touches to his already inimitable performance as the Earl of Tweenwayes, and there is no denying the fact that Charles Frohman hit upon a very bright idea when he decided to revive Pinero's amusing skit on the advancement of woman, with its ultimate proof of her abject weakness and reliance on man.

"THE KEW SEED COMPANY AGAIN!"

THE OTHER SIDE OF THE CASE.

With reference to our recent paragraph under this heading, we have been shown all the papers in connection with the matter, and find that the origin of the complaint lies in a mistake in the entry of the order in the Company's books, by which the boy's initial "R" was made to appear as "A"—by a singular coincidence, that of his father, though that it is nothing more is evident from the fact that the firm had no knowledge whatever of the parent. The seeds were supplied on sale or return on April 17th, and after a reminder that the time allowed had expired a Postal Order and the unsold balance were received on June 5th and acknowledged on the 7th, the lad being asked to select a present from the list then enclosed. The postcard to which our correspondent took exception, asking for the return of the seeds or their price, is dated the 4th, so the communications had crossed.

The firm are sorry for any annoyance which may have been caused to the father of the boy, but point out that with tens of thousands of customers such a slip must sometimes occur. They, however, assure us — and they have shown us confirmatory documents—that no legitimate cause of complaint arises which is not satisfactorily settled. The Kew Seed Company is entirely unconnected with the Wellington Supply Company, upon which we commented.

PITY THE POOR EDITOR!

ANOTHER GEM FROM OUR LETTER BAG.

Whilst I was chief manager of ——, Pendleton, a —— German intrigued, in Berlin, May to September, 1910, to defraud me. This —— German came expressly from Berlin to Pendleton to devour the whole of my children's bread.

This odious fool of a —— German actually destroyed the whole of the fruits of my 30 years' incessant work.

I make the greatest and most far-reaching pronouncement of the twentieth century.

Wicks' Doctrine—Look to Our Moat.

German battleships strictly prohibited in the North Sea.

Joseph T. Wicks.

P.S.—I petitioned for salary both Commons and Lords, November, 1911.

BULL'S EYES.

Notes of Interrogation:—

Is Winston Churchill's Naval programme "promising" enough?
Does Lloyd George want to see more "landed" proprietors?
Are the Suffragettes "burning" to distinguish themselves?
Shouldn't people who "throw the hatchet" have a good aim?
Are the doctors giving Lloyd George the right "treatment"?
Wouldn't shops make Park Lane a mere bay-street?
Isn't the "grousing" season always on nowadays?
Isn't the Dardanelles an "open" question?

Mr. Churchill's naval speech has created very little excitement in Germany. This looks bad.

The potato disease in South Lincolnshire will, it is said, cost the farmers hundreds of thousands of pounds. A sort of tuberculosses.

A German scientist says that men are quadrupeds and should go on all fours. Some of them, certainly.

Writers' cramp is now pronounced to be not of the wrist but of the brain. Recent fiction certainly supports this theory.

"The Unknown Quantity," is the name of a new book. The critics will soon weigh it up.

"Time you enjoy wasting is not wasted time," says Marthe Troly-Curtin. The trouble is to make your employer see this.

"The Mystery of a Lost Pawn," reads a headline. There is precious little mystery about most of them.

A novel feature of the new Law Courts buildings will be that judges can order any temperature they wish. But they have always been able to make it as hot as they pleased.

"One lighted gas jet consumes as much air as four adults," says the *Family Doctor*. Moral: turn it out.

"Trouble Over 'The Glad Eye,'" we read. Common enough.

The City coroner says he has the least number of suicides in December. Of course, the water is so cold.

According to a doctor, the drinking of alcohol thickens the skull. Great Scott, what some people must drink!

If, as the Rev. R. Hargreaves says, "Labour disputes are a sign of the progress and vitality of the nation," England has nothing to worry about.

The title of a new play, "Ready Money," implies that it is one everybody will be glad to see.

"Guessing the vicar's weight," was a competition at a Southall bazaar. We hope nobody made light of the good man.

A Suffragette has shaken Mr. McKenna. What a strong woman she must be!

The fact that since Easter £3,000 has been made out of letting chairs at Westcliff on Sea suggests that visitors soon get tired there.

The term "madly in love" is usually more literally true than is suspected.

The thief who stole an aeroplane will doubtless, when caught, plead that he was quite carried away.

"Epigrams are generally attributed to the wrong people," says Miss Ella Hepworth Dixon. Yes, the innocent have to suffer for others' sins.

Mr. Masterman says it is the wife's duty to stick the insurance stamps on. Will the ladies put their tongues out?

"What the Worker Wants," has been published in book form. It must be a bulky volume.

"Card Debts as Assets," reads a headline. Difficult to realise.

Mr. Balfour says that man is a wild animal. Well, he has enough to make him one in this country.

MORE RAPID REVIEWS.

BY OUR CURT AND CANDID CRITIC.

Affairs of Men.—We prefer men of affairs.

Tales of the Open Hazard.—Readers will be well advised to give this a miss.

The Silence Broken.—That's where the author made a mistake.

The Wind among the Barley.—A breezy yarn.

Stories without Tears.—But, unfortunately, not without yawns.

Love in Manitoba.—Canadian emigrants, beware!

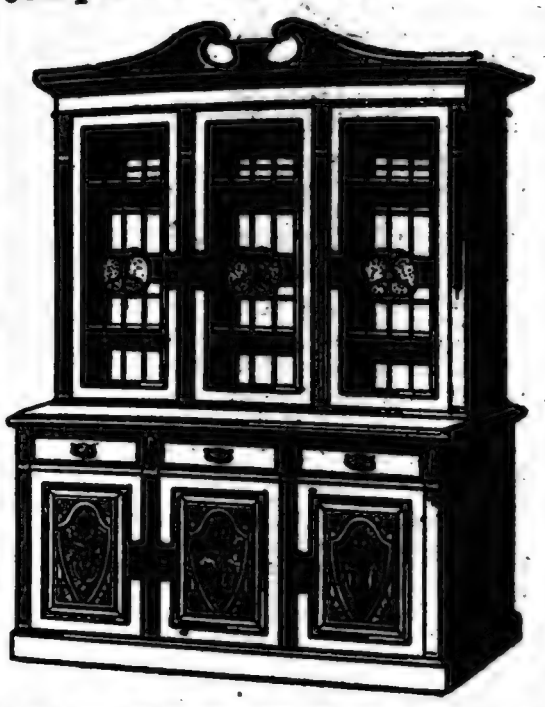
His Lordship's Baby.—A scream from beginning to end.

Brass Faces.—Not worth the tin.

The New Wood Nymph.—Should please the knuts.

MIDLAND FURNITURE

Liberal Credit is given at the Midland Furnishing Company, Limited. Well-made furniture and low prices go hand-in-hand. If you will compare our prices, and note the value, you will not hesitate in placing your order with us. If you cannot manage to call, we shall be pleased to send a representative to assist you with ideas.



Very large book-case, constructed of Walnut, Mahogany or Oak. The upper parts are enclosed with leaded light doors. **£14-14-0**

Any article we sell may be obtained on our well-known Gradual Payment System, the payments extending over 1, 2, or 3 years at the option of the purchaser.

NO DEPOSIT is required; neither do we add interest or make any extra charges whatsoever.

SECOND-HAND DEPARTMENT.

This department is worthy of a visit. We hold a stock valued at over £10,000, and shall be pleased to forward a catalogue free on application.

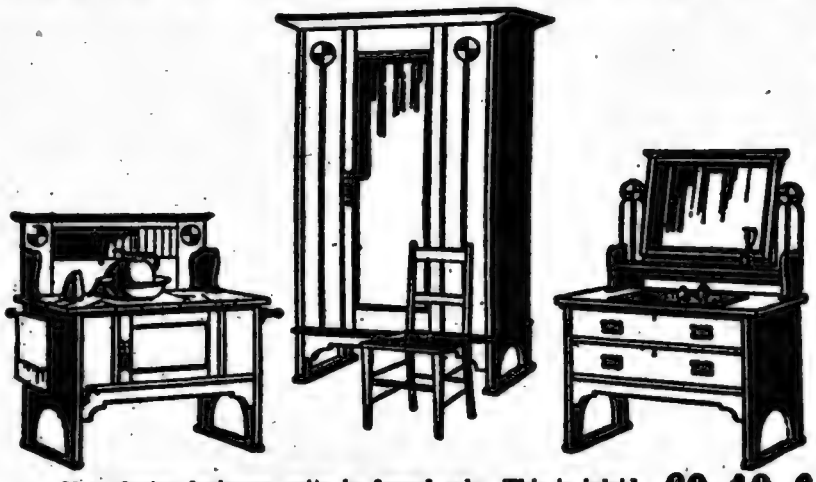
In order that country customers may make a personal selection, we will pay their fares to town on all orders of £20 and upwards.

TERMS.

Worth. £					Per Month. £	s.	d.
10	..	..	..	..		6	0
20	..	..	..	..		11	0
50	..	..	..	..	1	8	0
100	..	..	..	..	2	5	0
200	..	..	..	..	4	10	0
500	..	..	..	..	11	5	0
1,000	..	..	..	..	22	10	0
2,000	..	..	..	..	45	0	0

Or by other proportionate payments to suit purchaser's convenience.

A special discount of 10% will be allowed for prompt cash.



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JOHN BULL'S LETTER BAG.

[The EDITOR replies to, and has a chat with, some of his numerous correspondents.]

NOTICE TO CORRESPONDENTS.—Will readers, when forwarding cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when writing regarding previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag,"* AND ONLY THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPES ARE ATTACHED TO THE MANUSCRIPT. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page).*

The EDITOR *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be forwarded in the first instance.*

"A PHARMACIST" says, "When the public start considering the chemist, then it will be the time to think about the other side of the picture." He evidently thinks his patrons only exist for his own convenience. Whether they die in the night for lack of drugs is not his affair, of course.

H. W. (Millwall); J. N. B. (Rutturglen); "LIBERTY" (Swansea); and "FAIRPLAY" (Leyland) complain of the pressure brought to bear upon them by their employers to join the Prudential Approved Society. There is certainly some mystery about the matter, and we hope to probe it before long.

G. T. (Finsbury Park) says it is selfish of strikers to smoke and drink while their children are starving. But how can he tell that the particular men he saw happen to be fathers? It is silly to condemn on guess-work.

J. B. (Liverpool) wants to know the difference between "a great-hearted emotional giant" and "a big blustering bully." It is a party distinction rather than a difference.

F. H. (Hansfield).—If the Methodist parson "married his victim," he made some amends, and it was probably prudent to be "called by God" to go to America, though one does not usually associate the Almighty with the land of the Almighty Dollar.

A. S. (Leeds).—Don't be an A.S.S. and go to New Zealand on the off-chance of promotion in domestic service.

J. G. B. (Dorking) says medicine-manufacturers do not allow chemists to make a living profit. Then why not try some other job, or a dose of strychnine?

B. J. S. says the "medical tests" under the Factory Acts consist in asking boys' ages and the names of their parents. He wants to know if doctors will be as perfunctory under the Insurance Act. Probably more so.

B. H. complains of the meanness of the Metropolitan Asylums Board.

R. C. S. (Portsmouth) informs us that the "odious remark" made about him was "to the affect that I was (Morphidite)." We are not much wiser, but we agree that it was unkind to describe him as a woman hater and "circulate photos concerning" him "in every town, making girls and women afraid to go out or speak to" him.

A. L. (Stamford Hill) objects to the Yiddish Theatre being open on Sundays while Gentile entertainments are prohibited; also to church-collections, as he does not care to pay for his prayers every time. But he might spare a tanner for the organist.

C. T. (West Ealing) suggests that, instead of reducing the wages of carpenters and bricklayers at Croydon Mental Hospital, it would be well to relieve ratepayers by dismissing highly paid officials. Yes, but they might become a charge on the rates as inmates of the Mental Hospital.

"MAYFIELD" endorses our critic's views about Alma Tadema and asks "Why do not tailors, cooks, hairdressers, sausage-makers and others get titles? They do sometimes excel in their work. Actors and painters get paid according to their work. Is that not sufficient?" Still, many people do expect titles as well as salaries. Look at professional politicians.

F. K. (Clapton) reminds us that Colonel Kitching—another of whose extraordinary letters to the Continental Press we reproduce this week—is General Booth's own aide-de-camp.

W. D. (London).—The methods adopted by the Prudential agents at the Richelieu Palace Hotel are in no way exceptional, so far as that Company is concerned.

"LOVER OF ANIMALS" (Brighton) notices that "there are very few people who put out troughs of water for the dogs during the hot weather," and also that the "horses have no sun-bonnets." Perhaps this reminder and our paragraph last week may have a useful effect.

T. W. (Lemington-on-Tyne).—No doubt our Editor will one of these days be caught talking to his barber.

"SMALL SHOPKEEPER."—We were the first to call attention to the point you raise as to the legality of the present Parliament.

W. E. H. (Blundellsands) explains how a Prudential agent, in calling from house to house in his district, did his best to create the impression that he came on behalf of the Government. Perhaps he did. The fact is, the Act could not be worked without the help of the Prudential, which explains a good many official winks of the eye at its methods.

W. T. (Hammersmith).—We have enquired fully into your complaint *re* Samuel, of Manchester, and it is obvious that it was a case of office misunderstanding. We gather that you have now had the watch back again, and if there is any further trouble write direct to the head office.

C. L.—A bookstall does not come within the provisions of the Shop Hours Act, and therefore need not close on one half-day a week, but the firm should treat the boys with a little more consideration, and allow them a half-holiday each week. With good management it could easily be arranged without causing inconvenience to anyone.

D. C.—The Insurance Act came into operation on July 15th. We thought everyone knew this.

F. H. U. B.—We are of opinion that as you employ the typist you are liable under the Insurance Act, and the fact that you are under age will not protect you from the penalties. Pleading infancy in some cases is as bad as pleading the Gaming Act.

W. R. (Brighton).—The article in *Truth* rather confirms our favourable opinion of "Brainine."

A. K. (Doncaster) complains of the treatment he has received at the hands of E. O'Brien, of Coventry, in connection with a bicycle transaction, but we understand that his money has been returned.

Y. M. G.—We advise you to continue taking the 8s. a week, as this is all you are legally entitled to. You cannot force your employers to pay a lump sum, and it would be absurd of you to settle the matter for £10 as suggested.

A. J. C. (Swansea).—Where the employment covers the hours from 4 p.m. to 7 p.m. a shop assistant is entitled to half-an-hour's interval for tea, but as your master closes at 6.30 he gets round the Act, and thus obtains twenty minutes' more work out of you. It is a mean dodge.

W. B. (Herts.) asks what benefit it is to the Prudential to become an Approved Society, and out of what fund it pays all the expenses incidental to the matter. We were under the impression that we had already ourselves asked this question.

C. D. (London, N.W.) is the only stamp-dealer in his district. He does not want to close half a day a week under the Shops Act, but the L.C.C. say they cannot consider individual applications. This seems hard, as the City stamp-dealers have combined to apply and are now allowed to remain open as long as they like.

W. P. (London) offers to bet us that Ben Tillett's prayer at Tower Hill will not be answered. Our book, however, is full up. We think it was a silly supplication.

"CURIOUS" (Edmonton).—As far as we know, the late Mr. E. A. Sassoon, Mr. Lehmann and Mr. W. E. Horner, M.P.—the latter one of the directors—are the only M.P.'s and ex-M.P.'s holding shares in the Prudential Company, but the list also includes the Solicitor to the Treasury!

X. Y. Z.—If a mistress makes a mistake in the date of engaging a cook who has no home, it is clearly necessary to pay for a lodging.

L. H. (Glastonbury).—A "proprietary air" and an "air of propriety" are not always the same thing.

"CONSTANT READER" (Rotherham).—If your open before 5 a.m. and remain open after 10 p.m. you must take out a refreshment licence. Refreshment houses must be closed between the hours at which the public-houses must be closed in the locality and 4 a.m.

W. B. sends us a Salvation Army ticket from "Battersea to Eternity." No returns seem to be issued.

W. H. D.—You are entitled to compensation at the rate of one-half of your average weekly earnings during your total incapacity, but such weekly payments are not to exceed £1 per week.

"A SENSIBLE MADMAN" writes anonymously lest we should dislike him for being too clever. He wants to know if the Salvation Army are arming in order to become Dom Manoel's bodyguard. He also asks for a competition to decide who will be the first President of the British Republic and suggests that competitors should only give the initial of a candidate's name. But many names begin with B!

H. R.—As you gave notice which expired at the end of July you cannot expect the school to pay your salary for the month of August, and you cannot claim it unless you have a stipulation to that effect in your agreement. You must pay for your own holidays this time.

L. D. (Mitcham).—We suppose that, if Germany conquers England, she will respect the pensions of Civil Servants and the money in the Savings Bank. But why ask such questions just yet?

"HOPEFUL" (Catford).—Go on hoping.

"LANDLORD."—Most masters are insured against risks under the Workmen's Compensation Act, and when a claim is made against them they pass it on to the Insurance Company, and the Company either pays or defends the case in the name of the master. This is quite in order. Why should you object? If you win your case you are sure of your money.

"CROW PIE" says Jim is "believed by some to have come from Jamaica." What a very rum Revelation!

E. E. (Slough).—Sorry we cannot support your "claim of one million against these unwontant tourchers." You give us no particulars.

"FREEDOM" says, "It is no uncommon thing for a man or woman to be sent to an asylum for being drunk only, and it is well-nigh impossible to get out again if they have no friends to demand their release."

M. H. (Westminster) writes, "Please to excuse me writing to ask if you will be so kind as to get me something to do in the cooking line." Well, we do happen to have told Jim Crow to go and be boiled.

J. P. (Birmingham) writes to inform us that "the Welsh are the originators of all evil." The Devil they are!

A correspondent, whose signature cannot be deciphered, writes from Dublin: "What is the country's greatest fraud? Surely it's actress nobility, which is driving all respectable women out of Britain." He wants actress-peeresses to be conveyed to "some cannibal or unexplored region." But whither are the "respectable women" being driven?

"NEVER AGAIN."—You can scarcely expect much of a pocket-knife for 3d., but the specimen you send would be dear at a farthing.

"JANE ANN 2ND."—Thanks for compliments, but we have not yet made arrangements to place all our "little Sattalites" in snug offices. Our own office is quite snug enough for them already.

"A LONE WOMAN"—Will the writer whose letter under this *nom de plume* appeared last week in our article, "The Problem of the Love-child," send us her name and address? Two readers offer her assistance.

J. D. (Southport) takes us to task for referring to some of Mr. Borden's recent speeches as flapdoodle. As we say in our article, however, we are quite prepared, on certain terms, to revise our opinion.

(A large number of replies are held over.)

Let us have YOUR opinion of the Insurance Act—see page 145.

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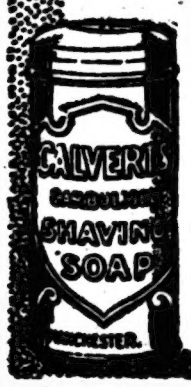

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The following is an abbreviated list of Furniture and Effects lately removed from

Milton Mansions, Queen's Club Gardens.
Drayton Road, Harlesden
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The Avenue, Chingford.
Maud Street, Rhyl,
and Elsewhere.

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comprise the following: Set of 6 small chairs and 2 arm chairs, Georgian period, 14 guineas; Georgian Sideboard to match, 11 guineas; dining table to match, extending, £7 10s.; Bookcase to match, 6 guineas; very massive oak Sideboard, £5 10s.; Overmantel to match, £2 5s.; Extending dining table, £2 10s.; 6 small chairs and 2 arm chairs in carved oak, 40 guineas; Sideboard, very finely carved, in oak, to match, 12 guineas; 3 Chesterfield Settees, £3 10s. each; 6 very fine Lounge Club Divan easy chairs, 27s. 6d. each; Carved Oak Dining Table, 4 guineas; Carved Oak Overmantel, £2 10s.; Saddlebag suite, £4 15s.; another dining-room suite, £3 15s.; Massive carved oak Sideboard, with oxydised copper fittings, bevelled plate glass, 6 small chairs and 2 arm chairs to match, extending dining table, heavy curb suite, £15 10s. the lot; similar set in fumigated oak, £13 10s.; 10 real Turkey carpets, about 9 by 12, at 7 guineas each: 4 Turkey carpets, about 9 ft. 6 ins. by 12 ft. 6 ins., £8 10s. each; 20 Turkey rugs, from 25s.; numerous carpets in Tapestry, Axminster and Velvet Pile, all sizes, in thoroughly good condition, to be sold without any reserve; a most elegant Grand Piano, 18 guineas; an upright Grand Piano, 12 guineas; another by Adolph Achumann, 18 guineas; another, by Carl Strauss, 22 guineas; several Grand Pianos by Broadwood, Emil Pauer, Collard and Collard, Bluthner, and Bechstein; 3 Hall Stands, 18s. 6d. each; hall chairs, from 7s. 6d.; and all necessary effects for completely furnishing Dining Rooms, Smoke Rooms, Libraries, Studies, etc., etc.

40 COMPLETE BEDROOMS.

Amongst numerous other articles are the following: All Brass square tube Bedstead, complete with spring mattress, £3 15s.; 10 Black and Brass Bedsteads, 12s. 6d. each; 12 White and Brass Bedsteads, 17s. 6d. each; 21 Oak Combination Bedsteads, 15s. 3d. each; pair Twin Brass Bedsteads, £5 10s.; full size Black and Brass Bedstead, with wire spring, overlay bolster, and 2 pillows, 45s.; massive 2 ft. pillar bedstead, with sanitary woven wire spring, 20s. 6d.; all brass bedstead, heavy pillars, almost new, £2 10s. 6 Solid Oak Bedroom suites, complete, £4 10s. each; 6 White enamelled Bedroom Suites, Louis XV. period, £7 10s. each; 4 large solid Walnut Bedroom Suites, £9 10s. each; 6 Sheraton design Bedroom suites, £7 10s. each; very fine Sheraton design Bedroom suite, 12 guineas; 3 Gents' Wardrobes, fitted with trays and drawers, £7 10s. each; a Chippendale design mahogany Bedroom suite, £28; very fine Italian Brass Bedstead, 13 guineas; Sheraton design bedstead, complete with bedding, £4 5s.; Chippendale design mahogany Bedroom suite, £35; 7 ft. Satinwood Bedroom Suite, fully inlaid, £100; pair of Bedsteads to match, £20; 6 ft. 6 in. Sheraton design Bedroom suite, £80; 7 ft. Sheraton design Bedroom suite, 70 guineas; Sheraton design Bedstead to match, £9 10s.; 6 ft. Satinwood Bedroom suite, fully inlaid, £50; 6 ft. Olive wood Bedroom suite, almost new, 40 guineas; 12 Chests of Drawers, £2 10s. each; 2 Inlaid Sheraton design Cheval Glasses, £4 10s. each; and several other Bedroom Suites and Bedsteads, all to be sold without any reserve.

THE DRAWING ROOMS

include a very fine Chesterfield suite, upholstered in silk, most elaborate, £25; another Chesterfield suite in silk tapestry, £12 15s.; Satinwood finish Drawing Room suite, £8 15s.; large size 6 ft. Chesterfield and 2 easy chairs to match, £15 15s.; a Satinwood finish Cabinet, 8 guineas; Vernis Marten Cabinet, 14 guineas; Buhl Cabinet, £12 10s.; very pretty Boudoir Suite, 4 guineas; another, 6 guineas; 6 Chesterfields with adjustable ends, covered in art tapestry, £3 10s. each; 10 easy chairs, 25s. each; 25 Occasional Chairs, 6s. 6d. each; Occasional tables, from 20s. each; Satinwood decorated centre table, £2 5s.; Satinwood decorated China Cabinet, 13 guineas; Satinwood decorated Overmantel, £3 5s.; Gilt Drawing Room suite, 14 guineas; an all brass Fender Suite, 4 guineas; 6 Gilt chairs, 15s. each; 3 Gilt Berger chairs, covered in silk, 10 guineas each; Baby Grand Piano, 40 guineas; pair 9 light Candelabra, 7 guineas; 3 gilt suites covered in French silk, £8 10s. each; Curio Table, 30s.; 6 White enamelled Overmantels, 18s. 6d. each; 4 Axminster carpets, with borders, about 11ft. by 14 ft., £7 10s. each; several other Axminster and Velvet Pile carpets; large quantity of Sheffield plate and silver; also table linen, bed linen, draperies, etc., etc.

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RACING NOTES.

By W. Lotinga.

(Of Lotinga's Weekly, *also "Larry Lynx" of* The People *and "Magpie" of* The Globe.*)*

It will be a very ordinary Goodwood, aristocratic, of course—just the little circle around Royalty and "in Society"—but not very much use to the moderate-meaned sportsman, who doesn't see much for going a very long way. Primarily, racing is what we want to see, not picturesque country, which one can look upon in other parts of England at very much less than Goodwood charges. In the Goodwood Plate to-day (Wednesday) they are an execrable lot, and Scotney, the hurdle-racer, is a top weight. I believe there is a good handicap in St. Girons, and only because he has not yet proved himself a stayer such as this race needs must I couple Olearia—anticipating especially that the last named is certain to get a place. Thursday's Selling stake is good for Master Hopson even against the invincible plater Battleaxe, but it is useless to dabble with the Cup, everything depending upon whether Prince Palatine runs or not. In the Drayton Handicap Meleager would be my choice, although perhaps the course is a little far for the big horse. On Friday the danger to Protestant Boy in the Chesterfield Cup is whichever Lambton runs—Hairtrigger II. or Willaura—whilst Eufrosina will win a race at last in the Nassau Stakes.

At Alexandra Park follow C. Wood's horses—Girl of the West in the 3-Year-Old Handicap, and the Kosmos Colt for the Welter; whilst at Sandown on Bank Holiday—certainly not the proper venue for the little sporting mob, who were ideally placed at Hurst Park—Almansur is nicely in the Sprint Handicap if his jockey can ride him.

ANSWERS TO CORRESPONDENTS.

T. W. (Westbury).—We have looked into your complaint against Rufus Webb and find that you exceeded your daily credit. We have also seen the firm's letter to you of June 8th, from which it would appear that you have been treated very well.

A. V. A. (Eltham).—The lottery to which you refer is run by the State and is quite genuine. Somehow or other, however, prizes do not seem to find their way over here.

R. B. C.—See answer to A. V. A.

R. A. W. (Burton).—See answer to A. V. A.

"Tiger" (Enniskillen).—We know nothing about the racing tipsters, Frank Davis, of Kingston, or Fred Hunt, of Fleet Street. Send us your circulars.

L. H. (Birmingham).—We understand that Douglas Stuart is about to inaugurate a big racing sweepstake, but cannot give you any particulars. You had better write him direct.

W. M. (Knaresboro'), A. B. (Cirencester), C. R. (Liverpool), J. H. G., A. B., S. P., C. T. (Peckham), G. B. (Dulwich).—As you will have seen from our issue of last week, Diamond's Stewards' Cup Sweepstake took place on July 16th. We understand his next sweepstake will be on the Leger.

G. E. C. (Bolton) complains of certain dealings he has had in connection with the *Turf Accountants Gazette* with Bob Tyler, owner, of Epsom. His transactions do not appear to have been of a very profitable character.

C. S. (Brixton).—We are looking into your complaint *re* Howard and Weston, of 61 and 62, Chancery Lane.

"Fairplay II." (Manchester).—We have done our best to obtain an explanation from Mr. C. Hamilton Stapleton, of 9 to 15, Oxford Street, in reference to his transaction with you, but so far without success.

A. J. W. (Osborne).—With reference to your dispute with Rufus Webb, did not you agree to abide by the decision of the *Winning Post*, and was not that decision against you?

D. R. (Queen's Park).—You appear to have exceeded your daily credit of 10s., and therefore the firm is not liable.

E. P. (Beccles).—We have seen a Statutory Declaration which appears to dispose of the matter.

"Fortune-Hunter" (Holsworthy).—In the ordinary course of betting by totalisator the punter must, of course, select his own horse, but as regards a sweepstake he has as good a chance as anyone else—always, of course, provided it is run on straightforward lines.

J. E. B. (Queen's Park).—We know nothing for or against Mr. W. A. Weslaby, of 83, New Oxford Street.

"Club Life" (Swindon).—We are not aware that we have ever recommended either of the firms you mention.

D. W. (Inkpin).—We know nothing of Tristan's Racing Guide, of 47, Bedford Street, Strand. *Prima facie*, it seems to be generous of them to share their good things with the public.

THE SERVANTS' STAMP.

[*According to a section of the daily press, the servants are very indignant about their inclusion in the Insurance Bill.*]

The stamps are getting an awful licking!
Mistress and maid together are kicking;
Oh, when they perform this latest ramp,
You should hear on the floor the servants stamp!

Ricardo.

NOTICE.

SMALLMAN and TERRY, of Geneva, Switzerland, beg to give notice that they are in no way whatsoever connected with any circulars issued in their names from Olten, Switzerland, nor at any other place than Geneva, Switzerland.

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EXCEPT IN CERTAIN CIRCUMSTANCES when I consider it judicious to send Two, more particularly when they are from the same quarter and are both expected to score. However for the convenience of System Workers, I always endeavour to place the best selection first on Wire, which should be a guide to patrons.

Successes for the last Two Months included:

Sweeper II. 6 to 1
Golden Lassie
Rivoli 2 to 1
Charity 6 to 1
Maritza 4 to 1
Bachelor's Hope 11 to 1
All Gold 6 to 1
Pink Domino 8 to 1
Sour Plum 5 to 2
Irish Marine 4 to 1
Nettle 3½ to 1
Privilege 5 to 1
Varnish 3 to 1
Helium evens
Spanish Prince 11 to 8
Sherboro 11 to 4
Waveberg 5 to 4
Jessica 4 to 7
Borrow 16 to 1
Lavolt 3½ to 1
Sanquhar 9 to 4
Oriolita 6 to 4
Juggernaut 11 to 8
Sister of Mercy 6 to 4
Kadine 10 to 1
Sir Max 6 to 1
Coastwise 9 to 2

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The following claims have been received for our issues of June 8th and 22nd:—

Mr. M. HUMPHREYS, 141, Stratford Road, Plaistow, Essex. No. 526865. June 8th.

Mr. S. G. EPSTIN, 96, South Portland Street, Glasgow. No. 369915. June 22nd.

The following are the fifty numbers for our issue of July 6th:—

3004	180004	353892	480413	716468
6488	199805	367036	490354	732418
28032	219235	376050	500492	736922
47835	237864	383400	543872	742854
61685	250832	398775	567720	744741
74168	253621	406312	594447	748266
82197	266115	424310	615546	751509
94173	306083	442543	665646	752638
101648	323244	459096	686930	765619
160264	339717	469486	704417	777963

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED AUGUST 31ST (PUBLISHED AUGUST 29TH, 1912).

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